

Exhibit B

EX. B to Schlissel
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	Jon	S.	Schlissel		\$654,599	\$2,000,000	\$2,654,599
2.	Susan	Lee	Schuler			\$2,000,000	\$2,000,000
3.	Antionette		Sherman		\$1,610,507	\$2,000,000	\$3,610,507
4.	Leon		Smith		\$1,865,156	\$2,000,000	\$3,865,156
5.	Moirra	A.	Smith		\$2,851,627	\$2,000,000	\$4,851,627
6.	Michael	C.	Sorresse			\$2,000,000	\$2,000,000
7.	Patricia	J.	Statz		\$1,852,557	\$2,000,000	\$3,852,557
8.	Edna	L.	Stephens		\$401,133	\$2,000,000	\$2,401,133
9.	Sanford	M.	Stoller		\$1,645,596	\$2,000,000	\$3,645,596
10.	Brian	T.	Thompson			\$2,000,000	\$2,000,000
11.	Christopher	M.	Traina		\$1,946,281	\$2,000,000	\$3,946,281
12.	Diane	M.	Urban		\$568,603	\$2,000,000	\$2,568,603
13.	Maria	P.	Vola			\$2,000,000	\$2,000,000
14.	Karen	J.	Wagner		\$2,223,384	\$2,000,000	\$4,223,384
15.	Gabriela		Waisman			\$2,000,000	\$2,000,000
16.	Victor		Wald		\$1,737,879	\$2,000,000	\$3,737,879
17.	Kenneth		Watson		\$4,014,827	\$2,000,000	\$6,014,827
18.	John		White		\$968,917	\$2,000,000	\$2,968,917
19.	Malissa		White		\$2,248,566	\$2,000,000	\$4,248,566
20.	Yuk	Ping	Wong			\$2,000,000	\$2,000,000
21.	Shakila		Yasmin		\$2,725,863	\$2,000,000	\$4,725,863
22.	Edmond	G.	Young	Jr.	\$1,780,793	\$2,000,000	\$3,780,793
23.	Abraham		Zelmanowitz		\$778,641	\$2,000,000	\$2,778,641

TOTALS

\$29,874,929

\$46,000,000

\$75,874,929

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Patricia Joan Statz**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 28, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Patricia Joan Statz

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,111,005
Present Value of Retirement Benefits	344,687
Present Value of Lost Replacement Services	396,865
Total	<u><u>\$1,852,557</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
50,411	3.0%	15.040%	2,440	10.23-20.52%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Patricia Joan Statz
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	41	0.31	1.00000	\$15,458	\$736	\$0	(\$3,339)	(\$1,344)	\$11,512	\$11,512
2002	42	1.31	1.04979	52,921	2,562	(1,414)	(11,088)	(4,462)	38,519	38,519
2003	43	2.31	1.04779	55,450	2,684	(1,482)	(8,089)	(4,675)	43,888	43,888
2004	44	3.31	1.04579	57,989	2,807	(1,550)	(8,460)	(4,889)	45,898	45,898
2005	45	4.31	1.04380	60,529	2,930	(1,617)	(8,830)	(5,103)	47,908	47,908
2006	46	5.31	1.04182	63,060	3,053	(1,685)	(9,200)	(5,316)	49,912	49,912
2007	47	6.31	1.03984	65,572	3,174	(1,752)	(9,566)	(5,528)	51,900	51,900
2008	48	7.31	1.03786	68,055	3,294	(1,819)	(9,928)	(5,737)	53,865	53,865
2009	49	8.31	1.03588	70,496	3,412	(1,884)	(10,285)	(5,943)	55,797	55,797
2010	50	9.31	1.03391	72,887	3,528	(1,948)	(10,633)	(6,199)	55,635	55,635
2011	51	10.31	1.03194	75,215	3,641	(2,010)	(10,973)	(6,461)	57,412	57,412
2012	52	11.31	1.03000	77,472	3,750	(2,070)	(11,302)	(6,715)	59,135	59,135
2013	53	12.31	1.03000	79,796	3,863	(2,132)	(11,641)	(13,494)	56,391	56,391
2014	54	13.31	1.03000	82,190	3,979	(2,196)	(11,990)	(13,899)	58,083	58,083
2015	55	14.31	1.03000	84,655	4,098	(2,262)	(12,350)	(14,316)	59,825	59,825
2016	56	15.31	1.03000	87,195	4,221	(2,330)	(12,721)	(14,745)	61,620	61,620
2017	57	16.31	1.03000	89,811	4,347	(2,400)	(13,102)	(15,188)	63,468	63,468
2018	58	17.31	1.03000	92,505	4,478	(2,472)	(13,495)	(15,643)	65,372	65,372
2019	59	18.31	1.03000	95,280	4,612	(2,546)	(13,900)	(16,113)	67,334	67,334
2020	60	19.31	1.03000	98,139	4,751	(2,622)	(14,317)	(16,596)	69,354	67,935
2021	61	19.89	1.03000	58,965	2,854	(1,576)	(8,602)	(9,971)	41,670	39,598
Total				\$1,503,640	\$72,774	(\$39,767)	(\$223,814)	(\$198,338)	\$1,114,495	\$1,111,005

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	15.040%	10.23-20.52%	4.168%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Patricia Joan Statz
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	41	0.31	\$644	\$0	\$0	(\$66)	\$578	\$578
2002	42	1.31	2,206	0	0	(226)	1,980	1,980
2003	43	2.31	2,242	0	0	(229)	2,012	2,012
2004	44	3.31	2,344	0	0	(240)	2,105	2,105
2005	45	4.31	2,447	0	0	(250)	2,197	2,197
2006	46	5.31	2,549	0	0	(261)	2,289	2,289
2007	47	6.31	2,651	0	0	(271)	2,380	2,380
2008	48	7.31	2,751	0	0	(281)	2,470	2,470
2009	49	8.31	2,850	0	0	(292)	2,559	2,559
2010	50	9.31	2,947	0	0	(402)	2,545	2,545
2011	51	10.31	3,041	0	0	(415)	2,626	2,626
2012	52	11.31	3,132	0	0	(428)	2,705	2,705
2013	53	12.31	3,226	0	0	(662)	2,564	2,564
2014	54	13.31	3,323	0	0	(682)	2,641	2,641
2015	55	14.31	3,423	0	0	(702)	2,720	2,720
2016	56	15.31	3,525	0	0	(723)	2,802	2,802
2017	57	16.31	3,631	0	0	(745)	2,886	2,886
2018	58	17.31	3,740	0	0	(767)	2,972	2,972
2019	59	18.31	3,852	0	0	(790)	3,062	3,062
2020	60	19.31	3,968	0	0	(814)	3,154	3,089
2021	61	20.31	2,384	12,872	(1,936)	(2,733)	10,587	9,981
2022	62	21.31	0	31,510	(4,739)	(5,493)	21,278	19,307
2023	63	22.31	0	32,140	(4,834)	(5,603)	21,703	18,954
2024	64	23.31	0	32,783	(4,931)	(5,715)	22,137	18,607
2025	65	24.31	0	33,439	(5,029)	(5,830)	22,580	18,267
2026	66	25.31	0	34,108	(5,130)	(5,946)	23,032	17,933
2027	67	26.31	0	34,790	(5,232)	(6,065)	23,492	17,605
2028	68	27.31	0	35,486	(5,337)	(6,187)	23,962	17,283
2029	69	28.31	0	36,196	(5,444)	(6,310)	24,442	16,968
2030	70	29.31	0	36,920	(5,553)	(6,437)	24,931	16,657
2031	71	30.31	0	37,658	(5,664)	(6,565)	25,429	16,353
2032	72	31.31	0	38,411	(5,777)	(6,696)	25,937	16,053
2033	73	32.31	0	39,179	(5,893)	(6,830)	26,456	15,760
2034	74	33.31	0	39,963	(6,010)	(6,967)	26,985	15,472
2035	75	34.31	0	40,762	(6,131)	(7,106)	27,525	15,189
2036	76	35.31	0	41,577	(6,253)	(7,248)	28,075	14,911
2037	77	36.31	0	42,409	(6,378)	(7,393)	28,637	14,638
2038	78	37.31	0	43,257	(6,506)	(7,541)	29,210	14,371
2039	79	37.39	0	3,677	(553)	(641)	2,483	1,196
Total			\$60,877	\$647,137	(\$97,329)	(\$122,557)	\$488,127	\$344,687

Exhibit 4a. Loss Estimated Value of Replacement Services**Mrs. Patricia Joan Statz**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	41	0.31	\$4,931	\$1,527	\$6,458	\$6,458
2002	42	1.31	16,080	4,980	21,060	21,060
2003	43	2.31	16,080	4,980	21,060	21,060
2004	44	3.31	16,080	4,980	21,060	21,060
2005	45	4.31	16,080	4,980	21,060	21,060
2006	46	5.31	16,080	4,980	21,060	21,060
2007	47	6.31	16,080	4,980	21,060	21,060
2008	48	7.31	16,080	4,980	21,060	21,060
2009	49	8.31	15,038	4,356	19,395	19,395
2010	50	9.31	13,776	3,600	17,376	17,376
2011	51	10.31	13,776	3,600	17,376	17,376
2012	52	11.31	13,562	3,349	16,911	16,911
2013	53	12.31	11,724	1,188	12,912	12,912
2014	54	13.31	11,724	1,188	12,912	12,912
2015	55	14.31	11,724	1,188	12,912	12,912
2016	56	15.31	11,724	1,188	12,912	12,912
2017	57	16.31	11,724	1,188	12,912	12,912
2018	58	17.31	11,724	1,188	12,912	12,912
2019	59	18.31	11,724	1,188	12,912	12,912
2020	60	19.31	11,724	1,188	12,912	12,648
2021	61	20.31	9,030	1,188	10,218	9,634
2022	62	21.31	5,256	1,188	6,444	5,847
2023	63	22.31	5,256	1,188	6,444	5,628
2024	64	23.31	5,256	1,188	6,444	5,417
2025	65	24.31	5,256	1,188	6,444	5,213
2026	66	25.31	5,256	1,188	6,444	5,018
2027	67	26.31	5,256	1,188	6,444	4,829
2028	68	27.31	5,256	1,188	6,444	4,648
2029	69	28.31	5,256	1,188	6,444	4,473
2030	70	29.31	5,256	1,188	6,444	4,306
2031	71	30.31	5,256	1,188	6,444	4,144
2032	72	31.31	5,256	1,188	6,444	3,988
2033	73	32.31	5,256	1,188	6,444	3,839
2034	74	32.82	2,698	610	3,308	1,914
Total			\$342,236	\$76,850	\$419,086	\$396,865

Exhibit B-2

John E. Beauzile

28 Penny Lane

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Victor Wald**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 14, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

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Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Victor Wald

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,652,914
Present Value of Retirement Benefits	84,965
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$1,737,879</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
148,164	3.0%	25.000%	2,426	6.68-12.49%

Exhibit 2a. Present Value of Lost Earnings
Mr. Victor Wald
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	50	0.31	1.00000	\$45,433	\$744	\$0	(\$9,814)	(\$2,276)	\$34,087	\$34,087
2002	51	1.31	1.03194	152,897	2,504	(3,497)	(32,035)	(7,430)	112,439	112,439
2003	52	2.31	1.03000	157,484	2,579	(3,601)	(38,190)	(7,653)	110,618	110,618
2004	53	3.31	1.03000	162,208	2,656	(3,709)	(39,335)	(7,883)	113,937	113,937
2005	54	4.31	1.03000	167,074	2,736	(3,821)	(40,516)	(8,119)	117,355	117,355
2006	55	5.31	1.03000	172,087	2,818	(3,935)	(41,731)	(8,363)	120,875	120,875
2007	56	6.31	1.03000	177,249	2,903	(4,053)	(42,983)	(11,219)	121,897	121,897
2008	57	7.31	1.03000	182,567	2,990	(4,175)	(44,272)	(11,555)	125,554	125,554
2009	58	8.31	1.03000	188,044	3,079	(4,300)	(45,601)	(11,902)	129,320	129,320
2010	59	9.31	1.03000	193,685	3,172	(4,429)	(46,969)	(17,599)	127,860	127,860
2011	60	10.31	1.03000	199,496	3,267	(4,562)	(48,378)	(18,127)	131,696	131,696
2012	61	11.31	1.03000	205,480	3,365	(4,699)	(49,829)	(18,671)	135,646	135,646
2013	62	12.31	1.03000	211,645	3,466	(4,840)	(51,324)	(19,231)	139,716	139,716
2014	63	13.22	1.03000	199,828	3,272	(4,570)	(48,458)	(18,157)	131,915	131,915
Total				\$2,415,176	\$39,550	(\$54,192)	(\$579,434)	(\$168,186)	\$1,652,914	\$1,652,914

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	6.68-12.49%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Victor Wald
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	50	0.31	\$1,817	\$0	\$0	(\$121)	\$1,696	\$1,696
2002	51	1.31	6,116	0	0	(409)	5,707	5,707
2003	52	2.31	6,110	0	0	(408)	5,702	5,702
2004	53	3.31	6,294	0	0	(420)	5,873	5,873
2005	54	4.31	6,482	0	0	(433)	6,049	6,049
2006	55	5.31	6,677	0	0	(446)	6,231	6,231
2007	56	6.31	6,877	0	0	(598)	6,279	6,279
2008	57	7.31	7,084	0	0	(616)	6,467	6,467
2009	58	8.31	7,296	0	0	(635)	6,661	6,661
2010	59	9.31	7,515	0	0	(939)	6,576	6,576
2011	60	10.31	7,740	0	0	(967)	6,774	6,774
2012	61	11.31	7,973	0	0	(996)	6,977	6,977
2013	62	12.31	8,212	0	0	(1,026)	7,186	7,186
2014	63	13.22	7,753	0	0	(968)	6,785	6,785
Total			\$93,947	\$0	\$0	(\$8,982)	\$84,965	\$84,965

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Victor Wald

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	50	0.31			\$0	\$0
2002	51	1.31			0	0
2003	52	2.31			0	0
2004	53	3.31			0	0
2005	54	4.31			0	0
2006	55	5.31			0	0
2007	56	6.31			0	0
2008	57	7.31			0	0
2009	58	8.31			0	0
2010	59	9.31			0	0
2011	60	10.31			0	0
2012	61	11.31			0	0
2013	62	12.31			0	0
2014	63	13.31			0	0
2015	64	14.31			0	0
2016	65	15.31			0	0
2017	66	16.31			0	0
2018	67	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-3

John E. Beauzile

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Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Edmond Young, Jr.**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 26, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

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- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
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I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	4.2%

**EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. EDMOND YOUNG JR.**

	PRESENT VALUE
Present Value of Lost Earnings	\$1,712,919
Present Value of Retirement Benefits	67,874
Present Value of Lost Replacement Services	0
Total	\$1,780,793

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
37,797	3.0%	14.140%	2,472	20.62-68.03%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. EDMOND YOUNG JR.
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE-SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	22	0.31	1.00000	\$11,590	\$758	\$0	(\$2,503)	(\$2,052)	\$7,793	\$7,793
2002	23	1.31	1.08847	41,141	2,691	(1,129)	(8,620)	(\$7,065)	27,018	27,018
2003	24	2.31	1.08640	44,695	2,923	(1,227)	(6,130)	(\$7,675)	32,586	32,586
2004	25	3.31	1.08434	48,465	3,170	(1,330)	(6,647)	(\$8,323)	35,335	35,335
2005	26	4.31	1.08227	52,452	3,430	(1,439)	(7,194)	(\$9,007)	38,242	38,242
2006	27	5.31	1.08021	56,660	3,706	(1,555)	(7,771)	(\$9,730)	41,309	41,309
2007	28	6.31	1.07816	61,088	3,995	(1,676)	(8,379)	(\$10,490)	44,538	44,538
2008	29	7.31	1.07611	65,737	4,299	(1,804)	(9,016)	(\$11,289)	47,927	47,927
2009	30	8.31	1.07406	70,605	4,618	(1,938)	(9,684)	(\$12,125)	51,477	51,477
2010	31	9.31	1.07201	75,690	4,950	(2,077)	(10,381)	(\$12,998)	55,184	55,184
2011	32	10.31	1.06997	80,986	5,297	(2,222)	(11,108)	(\$13,907)	59,045	59,045
2012	33	11.31	1.06794	86,488	5,656	(2,373)	(11,863)	(\$14,852)	63,056	63,056
2013	34	12.31	1.06591	92,188	6,029	(2,530)	(12,644)	(\$15,831)	67,212	67,212
2014	35	13.31	1.06388	98,077	6,414	(2,691)	(13,452)	(\$16,842)	71,505	71,505
2015	36	14.31	1.06185	104,143	6,811	(2,858)	(14,284)	(\$17,884)	75,928	75,928
2016	37	15.31	1.05983	110,374	7,219	(3,029)	(15,139)	(\$18,954)	80,471	80,471
2017	38	16.31	1.05781	116,755	7,636	(3,204)	(16,014)	(\$66,156)	39,017	39,017
2018	39	17.31	1.05580	123,270	8,062	(3,383)	(16,908)	(\$69,847)	41,195	41,195
2019	40	18.31	1.05379	129,901	8,496	(3,565)	(17,817)	(\$73,605)	43,411	43,411
2020	41	19.31	1.05179	136,629	8,936	(3,749)	(18,740)	(\$77,416)	45,659	44,656
2021	42	20.31	1.04979	143,431	9,381	(3,936)	(19,673)	(\$81,271)	47,932	44,989
2022	43	21.31	1.04779	150,285	9,829	(4,124)	(20,613)	(\$85,154)	50,222	45,239
2023	44	22.31	1.04579	157,167	10,279	(4,313)	(21,557)	(\$89,054)	52,522	45,404
2024	45	23.31	1.04380	164,052	10,729	(4,502)	(22,501)	(\$92,955)	54,823	45,483
2025	46	24.31	1.04182	170,912	11,178	(4,690)	(23,442)	(\$96,842)	57,116	45,475
2026	47	25.31	1.03984	177,720	11,623	(4,877)	(24,376)	(\$100,700)	59,391	45,380
2027	48	26.31	1.03786	184,448	12,063	(5,062)	(25,299)	(\$104,512)	61,639	45,200
2028	49	27.31	1.03588	191,067	12,496	(5,243)	(26,206)	(\$108,262)	63,851	44,934
2029	50	28.31	1.03391	197,546	12,920	(5,421)	(27,095)	(\$111,933)	66,016	44,585
2030	51	29.31	1.03194	203,856	13,332	(5,594)	(27,960)	(\$115,509)	68,125	44,155
2031	52	30.31	1.03000	209,972	13,732	(5,762)	(28,799)	(\$118,974)	70,169	43,647
2032	53	31.31	1.03000	216,271	14,144	(5,935)	(29,663)	(\$122,543)	72,274	43,144
2033	54	32.31	1.03000	222,759	14,569	(6,113)	(30,553)	(\$126,219)	74,442	42,647
2034	55	33.31	1.03000	229,442	15,006	(6,296)	(31,470)	(\$130,006)	76,675	42,156
2035	56	34.31	1.03000	236,325	15,456	(6,485)	(32,414)	(\$133,906)	78,975	41,670
2036	57	35.31	1.03000	243,415	15,920	(6,680)	(33,386)	(\$137,923)	81,345	41,191
2037	58	36.31	1.03000	250,717	16,397	(6,880)	(34,388)	(\$142,061)	83,785	40,716
Total				\$4,956,317	\$324,149	(\$135,696)	(\$683,689)	(\$2,373,871)	\$2,087,209	\$1,712,919

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	20.62-68.03%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. EDMOND YOUNG JR.
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(k)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	22	0.31	\$464	\$0	\$0	(\$96)	\$368	\$368
2002	23	1.31	1,646	0	0	(339)	1,306	1,306
2003	24	2.31	1,734	0	0	(358)	1,377	1,377
2004	25	3.31	1,880	0	0	(388)	1,493	1,493
2005	26	4.31	2,035	0	0	(420)	1,616	1,616
2006	27	5.31	2,198	0	0	(453)	1,745	1,745
2007	28	6.31	2,370	0	0	(489)	1,881	1,881
2008	29	7.31	2,551	0	0	(526)	2,025	2,025
2009	30	8.31	2,739	0	0	(565)	2,175	2,175
2010	31	9.31	2,937	0	0	(606)	2,331	2,331
2011	32	10.31	3,142	0	0	(648)	2,494	2,494
2012	33	11.31	3,356	0	0	(692)	2,664	2,664
2013	34	12.31	3,577	0	0	(738)	2,839	2,839
2014	35	13.31	3,805	0	0	(785)	3,021	3,021
2015	36	14.31	4,041	0	0	(833)	3,208	3,208
2016	37	15.31	4,283	0	0	(883)	3,399	3,399
2017	38	16.31	4,530	0	0	(3,082)	1,448	1,448
2018	39	17.31	4,783	0	0	(3,254)	1,529	1,529
2019	40	18.31	5,040	0	0	(3,429)	1,611	1,611
2020	41	19.31	5,301	0	0	(3,607)	1,695	1,657
2021	42	20.31	5,565	0	0	(3,786)	1,779	1,670
2022	43	21.31	5,831	0	0	(3,967)	1,864	1,679
2023	44	22.31	6,098	0	0	(4,149)	1,949	1,685
2024	45	23.31	6,365	0	0	(4,331)	2,035	1,688
2025	46	24.31	6,631	0	0	(4,512)	2,120	1,688
2026	47	25.31	6,896	0	0	(4,691)	2,204	1,684
2027	48	26.31	7,157	0	0	(4,869)	2,288	1,678
2028	49	27.31	7,413	0	0	(5,044)	2,370	1,668
2029	50	28.31	7,665	0	0	(5,215)	2,450	1,655
2030	51	29.31	7,910	0	0	(5,381)	2,528	1,639
2031	52	30.31	8,147	0	0	(5,543)	2,604	1,620
2032	53	31.31	8,391	0	0	(5,709)	2,682	1,601
2033	54	32.31	8,643	0	0	(5,880)	2,763	1,583
2034	55	33.31	8,902	0	0	(6,057)	2,846	1,565
2035	56	34.31	9,169	0	0	(6,238)	2,931	1,547
2036	57	35.31	9,444	0	0	(6,425)	3,019	1,529
2037	58	36.31	9,728	0	0	(6,618)	3,110	1,511
Total			\$192,368	\$0	\$0	(\$110,603)	\$81,766	\$67,874

**EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. EDMOND YOUNG JR.**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	22	0.31			\$0	\$0
2002	23	1.31			0	0
2003	24	2.31			0	0
2004	25	3.31			0	0
2005	26	4.31			0	0
2006	27	5.31			0	0
2007	28	6.31			0	0
2008	29	7.31			0	0
2009	30	8.31			0	0
2010	31	9.31			0	0
2011	32	10.31			0	0
2012	33	11.31			0	0
2013	34	12.31			0	0
2014	35	13.31			0	0
2015	36	14.31			0	0
2016	37	15.31			0	0
2017	38	16.31			0	0
2018	39	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-4

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. John White**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 19, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. John White

	<u>Present Value</u>
Present Value of Lost Earnings	\$968,917
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	0
Total	<u><u>\$968,917</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
71,882	3.0%	18.440%	5,554	11.76-17.36%

Exhibit 2a. Present Value of Lost Earnings
Mr. John White
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	48	0.31	1.00000	\$22,042	\$1,703	\$0	(\$4,761)	(\$2,114)	\$16,870	\$16,870
2002	49	1.31	1.03588	74,462	5,753	(1,963)	(15,601)	(6,928)	55,723	55,723
2003	50	2.31	1.03391	76,987	5,948	(2,029)	(13,770)	(7,163)	59,972	59,972
2004	51	3.31	1.03194	79,446	6,138	(2,094)	(14,210)	(7,392)	61,888	61,888
2005	52	4.31	1.03000	81,829	6,322	(2,157)	(14,637)	(7,613)	63,744	63,744
2006	53	5.31	1.03000	84,284	6,512	(2,222)	(15,076)	(7,842)	65,657	65,657
2007	54	6.31	1.03000	86,813	6,707	(2,288)	(15,528)	(8,077)	67,626	67,626
2008	55	7.31	1.03000	89,417	6,908	(2,357)	(15,994)	(12,281)	65,694	65,694
2009	56	8.31	1.03000	92,099	7,116	(2,428)	(16,474)	(12,649)	67,664	67,664
2010	57	9.31	1.03000	94,862	7,329	(2,500)	(16,968)	(13,029)	69,694	69,694
2011	58	10.31	1.03000	97,708	7,549	(2,575)	(17,477)	(13,420)	71,785	71,785
2012	59	11.31	1.03000	100,640	7,776	(2,653)	(18,001)	(13,822)	73,939	73,939
2013	60	12.31	1.03000	103,659	8,009	(2,732)	(18,541)	(14,237)	76,157	76,157
2014	61	13.31	1.03000	106,768	8,249	(2,814)	(19,097)	(14,664)	78,442	78,442
2015	62	14.22	1.03000	100,808	7,789	(2,657)	(18,031)	(13,846)	74,062	74,062
Total				\$1,291,823	\$99,808	(\$33,469)	(\$234,167)	(\$155,078)	\$968,917	\$968,917

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	11.76-17.36%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. John White
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	48	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	49	1.31	0	0	0	0	0	0
2003	50	2.31	0	0	0	0	0	0
2004	51	3.31	0	0	0	0	0	0
2005	52	4.31	0	0	0	0	0	0
2006	53	5.31	0	0	0	0	0	0
2007	54	6.31	0	0	0	0	0	0
2008	55	7.31	0	0	0	0	0	0
2009	56	8.31	0	0	0	0	0	0
2010	57	9.31	0	0	0	0	0	0
2011	58	10.31	0	0	0	0	0	0
2012	59	11.31	0	0	0	0	0	0
2013	60	12.31	0	0	0	0	0	0
2014	61	13.31	0	0	0	0	0	0
2015	62	14.22	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

Exhibit 4a. Loss Estimated Value of Replacement Services**Mr. John White**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	48	0.31			\$0	\$0
2002	49	1.31			0	0
2003	50	2.31			0	0
2004	51	3.31			0	0
2005	52	4.31			0	0
2006	53	5.31			0	0
2007	54	6.31			0	0
2008	55	7.31			0	0
2009	56	8.31			0	0
2010	57	9.31			0	0
2011	58	10.31			0	0
2012	59	11.31			0	0
2013	60	12.31			0	0
2014	61	13.31			0	0
2015	62	14.31			0	0
2016	63	15.31			0	0
2017	64	16.31			0	0
2018	65	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-5

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Karen Wagner**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 10, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Karen Wagner

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,436,121
Present Value of Retirement Benefits	787,263
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$2,223,384</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
106,098	3.0%	19.870%	2,465	48.040%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Karen Wagner
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	40	0.31	1.00000	\$32,534	\$756	\$0	(\$7,027)	(\$12,524)	\$13,739	\$13,739
2002	41	1.31	1.05179	111,593	2,593	(2,745)	(23,381)	(41,668)	46,392	46,392
2003	42	2.31	1.04979	117,149	2,722	(2,882)	(22,579)	(43,743)	50,667	50,667
2004	43	3.31	1.04779	122,747	2,852	(3,019)	(23,658)	(45,833)	53,089	53,089
2005	44	4.31	1.04579	128,368	2,983	(3,158)	(24,742)	(47,932)	55,520	55,520
2006	45	5.31	1.04380	133,991	3,114	(3,296)	(25,825)	(50,032)	57,952	57,952
2007	46	6.31	1.04182	139,594	3,244	(3,434)	(26,905)	(52,124)	60,375	60,375
2008	47	7.31	1.03984	145,155	3,373	(3,570)	(27,977)	(54,200)	62,780	62,780
2009	48	8.31	1.03786	150,650	3,501	(3,706)	(29,036)	(56,252)	65,157	65,157
2010	49	9.31	1.03588	156,056	3,626	(3,839)	(30,078)	(58,271)	67,495	67,495
2011	50	10.31	1.03391	161,348	3,749	(3,969)	(31,098)	(60,247)	69,784	69,784
2012	51	11.31	1.03194	166,501	3,869	(4,096)	(32,091)	(62,171)	72,013	72,013
2013	52	12.31	1.03000	171,496	3,985	(4,218)	(33,054)	(64,036)	74,173	74,173
2014	53	13.31	1.03000	176,641	4,105	(4,345)	(34,046)	(65,957)	76,398	76,398
2015	54	14.31	1.03000	181,941	4,228	(4,475)	(35,067)	(67,936)	78,690	78,690
2016	55	15.31	1.03000	187,399	4,355	(4,610)	(36,119)	(69,974)	81,051	81,051
2017	56	16.31	1.03000	193,021	4,485	(4,748)	(37,203)	(72,073)	83,482	83,482
2018	57	17.31	1.03000	198,811	4,620	(4,890)	(38,319)	(74,235)	85,987	85,987
2019	58	18.31	1.03000	204,776	4,758	(5,037)	(39,468)	(76,462)	88,566	88,566
2020	59	19.31	1.03000	210,919	4,901	(5,188)	(40,652)	(78,756)	91,223	89,358
2021	60	20.31	1.03000	217,247	5,048	(5,344)	(41,872)	(81,119)	93,960	88,584
2022	61	20.47	1.03000	37,295	867	(917)	(7,188)	(13,926)	16,130	14,871
Total				\$3,345,231	\$77,734	(\$81,484)	(\$647,386)	(\$1,249,472)	\$1,444,623	\$1,436,121

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	19.870%	48.040%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Karen Wagner
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Projected Military Pension	Taxes	Consumption	Net Loss	PV of Net Loss
2001	40	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	41	1.31	0	0	0	0	0	0
2003	42	2.31	0	0	0	0	0	0
2004	43	3.31	0	0	0	0	0	0
2005	44	4.31	0	0	0	0	0	0
2006	45	5.31	0	0	0	0	0	0
2007	46	6.31	5,416	40,794	(8,106)	(18,305)	19,799	19,799
2008	47	7.31	5,632	49,931	(9,921)	(21,926)	23,715	23,715
2009	48	8.31	5,845	50,930	(10,120)	(22,413)	24,242	24,242
2010	49	9.31	6,055	51,949	(10,322)	(22,906)	24,775	24,775
2011	50	10.31	6,260	52,988	(10,529)	(23,405)	25,315	25,315
2012	51	11.31	6,460	54,048	(10,739)	(23,909)	25,860	25,860
2013	52	12.31	6,654	55,129	(10,954)	(24,418)	26,411	26,411
2014	53	13.31	6,854	56,232	(11,173)	(24,939)	26,974	26,974
2015	54	14.31	7,059	57,357	(11,397)	(25,471)	27,549	27,549
2016	55	15.31	7,271	58,504	(11,625)	(26,014)	28,137	28,137
2017	56	16.31	7,489	59,674	(11,857)	(26,569)	28,737	28,737
2018	57	17.31	7,714	60,867	(12,094)	(27,136)	29,350	29,350
2019	58	18.31	7,945	62,084	(12,336)	(27,716)	29,977	29,977
2020	59	19.31	8,184	63,326	(12,583)	(28,308)	30,618	29,992
2021	60	20.31	8,429	64,593	(12,835)	(28,914)	31,273	29,484
2022	61	21.31	1,447	65,885	(13,091)	(26,057)	28,183	25,573
2023	62	22.31	0	67,203	(13,353)	(25,869)	27,980	24,436
2024	63	23.31	0	68,547	(13,620)	(26,387)	28,540	23,989
2025	64	24.31	0	69,918	(13,893)	(26,915)	29,111	23,551
2026	65	25.31	0	71,316	(14,170)	(27,453)	29,693	23,120
2027	66	26.31	0	72,742	(14,454)	(28,002)	30,287	22,697
2028	67	27.31	0	74,197	(14,743)	(28,562)	30,892	22,282
2029	68	28.31	0	75,681	(15,038)	(29,133)	31,510	21,874
2030	69	29.31	0	77,195	(15,339)	(29,716)	32,141	21,475
2031	70	30.31	0	78,739	(15,645)	(30,310)	32,783	21,082
2032	71	31.31	0	80,314	(15,958)	(30,916)	33,439	20,696
2033	72	32.31	0	81,920	(16,278)	(31,535)	34,108	20,318
2034	73	33.31	0	83,558	(16,603)	(32,165)	34,790	19,946
2035	74	34.31	0	85,229	(16,935)	(32,808)	35,486	19,581
2036	75	35.31	0	86,934	(17,274)	(33,465)	36,195	19,223
2037	76	36.31	0	88,673	(17,619)	(34,134)	36,919	18,872
2038	77	37.31	0	90,446	(17,972)	(34,817)	37,658	18,527
2039	78	38.31	0	92,255	(18,331)	(35,513)	38,411	18,188
2040	79	38.39	0	7,842	(1,558)	(3,019)	3,265	1,514
Total			\$104,715	\$2,257,000	(\$448,466)	(\$919,125)	\$994,124	\$787,263

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Karen Wagner

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	40	0.31			\$0	\$0
2002	41	1.31			0	0
2003	42	2.31			0	0
2004	43	3.31			0	0
2005	44	4.31			0	0
2006	45	5.31			0	0
2007	46	6.31			0	0
2008	47	7.31			0	0
2009	48	8.31			0	0
2010	49	9.31			0	0
2011	50	10.31			0	0
2012	51	11.31			0	0
2013	52	12.31			0	0
2014	53	13.31			0	0
2015	54	14.31			0	0
2016	55	15.31			0	0
2017	56	16.31			0	0
2018	57	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-6

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Christopher M. Traina**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **August 15, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mr. Christopher M. Traina

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,824,620
Present Value of Retirement Benefits	121,661
Present Value of Lost Replacement Services	0
Total	<u><u>\$1,946,281</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
57,191	3.0%	11.880%	4,406	64.440%

Exhibit 2a. Present Value of Lost Earnings
Mr. Christopher M. Traina
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	25	0.31	1.00000	\$17,537	\$1,351	\$0	(\$3,788)	(\$9,958)	\$5,142	\$5,142
2002	26	1.31	1.08227	61,897	4,768	(1,762)	(12,969)	(34,093)	17,841	17,841
2003	27	2.31	1.08021	66,862	5,151	(1,904)	(7,705)	(36,828)	25,576	25,576
2004	28	3.31	1.07816	72,087	5,553	(2,053)	(8,307)	(39,706)	27,575	27,575
2005	29	4.31	1.07611	77,573	5,976	(2,209)	(8,939)	(42,728)	29,673	29,673
2006	30	5.31	1.07406	83,318	6,418	(2,372)	(9,601)	(45,893)	31,871	31,871
2007	31	6.31	1.07201	89,318	6,881	(2,543)	(10,293)	(49,197)	34,166	34,166
2008	32	7.31	1.06997	95,568	7,362	(2,721)	(11,013)	(52,640)	36,556	36,556
2009	33	8.31	1.06794	102,061	7,862	(2,906)	(11,761)	(56,216)	39,040	39,040
2010	34	9.31	1.06591	108,787	8,380	(3,097)	(12,536)	(59,921)	41,613	41,613
2011	35	10.31	1.06388	115,736	8,916	(3,295)	(13,337)	(63,749)	44,271	44,271
2012	36	11.31	1.06185	122,895	9,467	(3,499)	(14,162)	(67,692)	47,009	47,009
2013	37	12.31	1.05983	130,248	10,034	(3,708)	(15,009)	(71,742)	49,822	49,822
2014	38	13.31	1.05781	137,778	10,614	(3,923)	(15,877)	(75,889)	52,702	52,702
2015	39	14.31	1.05580	145,466	11,206	(4,142)	(16,763)	(80,124)	55,643	55,643
2016	40	15.31	1.05379	153,291	11,809	(4,365)	(17,665)	(84,434)	58,636	58,636
2017	41	16.31	1.05179	161,230	12,420	(4,591)	(18,579)	(88,807)	61,673	61,673
2018	42	17.31	1.04979	169,257	13,039	(4,819)	(19,504)	(93,228)	64,744	64,744
2019	43	18.31	1.04779	177,345	13,662	(5,049)	(20,437)	(97,683)	67,838	67,838
2020	44	19.31	1.04579	185,467	14,287	(5,281)	(21,372)	(102,157)	70,944	69,385
2021	45	20.31	1.04380	193,591	14,913	(5,512)	(22,309)	(106,632)	74,052	69,506
2022	46	21.31	1.04182	201,686	15,537	(5,743)	(23,242)	(111,091)	77,148	69,493
2023	47	22.31	1.03984	209,720	16,156	(5,971)	(24,167)	(115,516)	80,222	69,349
2024	48	23.31	1.03786	217,660	16,768	(6,197)	(25,082)	(119,889)	83,259	69,073
2025	49	24.31	1.03588	225,470	17,369	(6,420)	(25,982)	(124,191)	86,246	68,668
2026	50	25.31	1.03391	233,115	17,958	(6,637)	(26,863)	(128,402)	89,171	68,135
2027	51	26.31	1.03194	240,562	18,532	(6,849)	(27,721)	(132,504)	92,019	67,477
2028	52	27.31	1.03000	247,779	19,088	(7,055)	(28,553)	(136,479)	94,780	66,700
2029	53	28.31	1.03000	255,212	19,660	(7,267)	(29,410)	(140,573)	97,623	65,932
2030	54	29.31	1.03000	262,868	20,250	(7,485)	(30,292)	(144,790)	100,552	65,172
2031	55	30.31	1.03000	270,754	20,858	(7,709)	(31,201)	(149,134)	103,568	64,422
2032	56	31.31	1.03000	278,877	21,483	(7,940)	(32,137)	(153,608)	106,675	63,680
2033	57	32.31	1.03000	287,243	22,128	(8,179)	(33,101)	(158,216)	109,875	62,947
2034	58	33.31	1.03000	295,861	22,792	(8,424)	(34,094)	(162,963)	113,172	62,222
2035	59	33.81	1.03000	152,372	11,738	(4,338)	(17,559)	(83,928)	58,285	31,070
Total				\$5,846,491	\$450,387	(\$165,965)	(\$681,329)	(\$3,220,604)	\$2,228,980	\$1,824,620

Note: The Special Master awarded an amount (\$971,264) that is 35% higher than what is computed in their model (\$720,369) for economic loss. Therefore, base salary and benefits are increased by 35% to provide an equivalent updated loss amount.

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	64.440%	5.000%	2.291%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Christopher M. Traina
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	25	0.31	\$877	\$402	\$0	(\$824)	\$455	\$455
2002	26	1.31	3,095	1,418	0	(2,908)	1,605	1,605
2003	27	2.31	3,243	1,532	0	(3,077)	1,698	1,698
2004	28	3.31	3,496	1,652	0	(3,317)	1,831	1,831
2005	29	4.31	3,762	1,777	0	(3,570)	1,970	1,970
2006	30	5.31	4,041	1,909	0	(3,834)	2,116	2,116
2007	31	6.31	4,332	2,046	0	(4,110)	2,268	2,268
2008	32	7.31	4,635	2,189	0	(4,398)	2,427	2,427
2009	33	8.31	4,950	2,338	0	(4,696)	2,592	2,592
2010	34	9.31	5,276	2,492	0	(5,006)	2,762	2,762
2011	35	10.31	5,613	2,652	0	(5,326)	2,939	2,939
2012	36	11.31	5,960	2,816	0	(5,655)	3,121	3,121
2013	37	12.31	6,317	2,984	0	(5,994)	3,307	3,307
2014	38	13.31	6,682	3,156	0	(6,340)	3,499	3,499
2015	39	14.31	7,055	3,333	0	(6,694)	3,694	3,694
2016	40	15.31	7,435	3,512	0	(7,054)	3,893	3,893
2017	41	16.31	7,820	3,694	0	(7,419)	4,094	4,094
2018	42	17.31	8,209	3,878	0	(7,789)	4,298	4,298
2019	43	18.31	8,601	4,063	0	(8,161)	4,503	4,503
2020	44	19.31	8,995	4,249	0	(8,535)	4,710	4,606
2021	45	20.31	9,389	4,435	0	(8,908)	4,916	4,614
2022	46	21.31	9,782	4,621	0	(9,281)	5,121	4,613
2023	47	22.31	10,171	4,805	0	(9,651)	5,326	4,604
2024	48	23.31	10,556	4,987	0	(10,016)	5,527	4,585
2025	49	24.31	10,935	5,166	0	(10,375)	5,725	4,559
2026	50	25.31	11,306	5,341	0	(10,727)	5,920	4,523
2027	51	26.31	11,667	5,511	0	(11,070)	6,109	4,479
2028	52	27.31	12,017	5,677	0	(11,402)	6,292	4,428
2029	53	28.31	12,378	5,847	0	(11,744)	6,481	4,377
2030	54	29.31	12,749	6,022	0	(12,096)	6,675	4,326
2031	55	30.31	13,132	6,203	0	(12,459)	6,875	4,277
2032	56	31.31	13,526	6,389	0	(12,833)	7,082	4,227
2033	57	32.31	13,931	6,581	0	(13,218)	7,294	4,179
2034	58	33.31	14,349	6,778	0	(13,615)	7,513	4,131
2035	59	33.81	7,390	3,491	0	(7,012)	3,869	2,063
Total			\$283,674	\$133,943	\$0	(\$269,112)	\$148,505	\$121,661

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Christopher M. Traina

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	25	0.31			\$0	\$0
2002	26	1.31			0	0
2003	27	2.31			0	0
2004	28	3.31			0	0
2005	29	4.31			0	0
2006	30	5.31			0	0
2007	31	6.31			0	0
2008	32	7.31			0	0
2009	33	8.31			0	0
2010	34	9.31			0	0
2011	35	10.31			0	0
2012	36	11.31			0	0
2013	37	12.31			0	0
2014	38	13.31			0	0
2015	39	14.31			0	0
2016	40	15.31			0	0
2017	41	16.31			0	0
2018	42	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-7

John E. Beauzile

28 Penny Lane

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Malissa White**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **April 17, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Malissa White

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,197,440
Present Value of Retirement Benefits	51,126
Present Value of Lost Replacement Services	<u>0</u>
Total	<u>\$2,248,566</u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
74,224	3.0%	18.440%	7,768	17.360%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Malissa White
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	37	0.31	1.00000	\$22,760	\$2,382	\$0	(\$4,916)	(\$3,223)	\$17,003	\$17,003
2002	38	1.31	1.05781	78,515	8,217	(2,122)	(16,450)	(10,783)	57,376	57,376
2003	39	2.31	1.05580	82,896	8,676	(2,241)	(14,828)	(11,385)	63,119	63,119
2004	40	3.31	1.05379	87,356	9,142	(2,361)	(15,625)	(11,997)	66,514	66,514
2005	41	4.31	1.05179	91,879	9,616	(2,483)	(16,434)	(12,619)	69,959	69,959
2006	42	5.31	1.04979	96,454	10,095	(2,607)	(17,252)	(13,247)	73,442	73,442
2007	43	6.31	1.04779	101,063	10,577	(2,732)	(18,077)	(13,880)	76,951	76,951
2008	44	7.31	1.04579	105,691	11,061	(2,857)	(18,905)	(14,516)	80,475	80,475
2009	45	8.31	1.04380	110,321	11,546	(2,982)	(19,733)	(15,152)	84,001	84,001
2010	46	9.31	1.04182	114,934	12,029	(3,107)	(20,558)	(15,785)	87,513	87,513
2011	47	10.31	1.03984	119,513	12,508	(3,230)	(21,377)	(16,414)	90,999	90,999
2012	48	11.31	1.03786	124,037	12,981	(3,353)	(22,186)	(17,035)	94,444	94,444
2013	49	12.31	1.03588	128,488	13,447	(3,473)	(22,982)	(17,647)	97,833	97,833
2014	50	13.31	1.03391	132,845	13,903	(3,591)	(23,762)	(18,245)	101,151	101,151
2015	51	14.31	1.03194	137,088	14,347	(3,705)	(24,521)	(18,828)	104,382	104,382
2016	52	15.31	1.03000	141,201	14,778	(3,816)	(25,256)	(19,393)	107,513	107,513
2017	53	16.31	1.03000	145,437	15,221	(3,931)	(26,014)	(19,974)	110,739	110,739
2018	54	17.31	1.03000	149,800	15,678	(4,049)	(26,794)	(20,574)	114,061	114,061
2019	55	18.31	1.03000	154,294	16,148	(4,170)	(27,598)	(21,191)	117,482	117,482
2020	56	19.31	1.03000	158,923	16,632	(4,295)	(28,426)	(21,827)	121,007	118,532
2021	57	20.31	1.03000	163,690	17,131	(4,424)	(29,279)	(22,481)	124,637	117,506
2022	58	21.31	1.03000	168,601	17,645	(4,557)	(30,157)	(23,156)	128,376	116,488
2023	59	22.31	1.03000	173,659	18,175	(4,694)	(31,062)	(23,850)	132,228	115,479
2024	60	23.31	1.03000	178,868	18,720	(4,835)	(31,994)	(24,566)	136,194	114,478
Total				\$2,968,313	\$310,656	(\$79,615)	(\$534,188)	(\$407,766)	\$2,257,400	\$2,197,440

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	17.360%	0.000%	2.141%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Malissa White
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	37	0.31	\$0	\$487	\$0	(\$85)	\$403	\$403
2002	38	1.31	0	1,681	0	(292)	1,389	1,389
2003	39	2.31	0	1,775	0	(308)	1,467	1,467
2004	40	3.31	0	1,870	0	(325)	1,546	1,546
2005	41	4.31	0	1,967	0	(341)	1,626	1,626
2006	42	5.31	0	2,065	0	(358)	1,707	1,707
2007	43	6.31	0	2,164	0	(376)	1,788	1,788
2008	44	7.31	0	2,263	0	(393)	1,870	1,870
2009	45	8.31	0	2,362	0	(410)	1,952	1,952
2010	46	9.31	0	2,461	0	(427)	2,034	2,034
2011	47	10.31	0	2,559	0	(444)	2,115	2,115
2012	48	11.31	0	2,656	0	(461)	2,195	2,195
2013	49	12.31	0	2,751	0	(478)	2,273	2,273
2014	50	13.31	0	2,844	0	(494)	2,350	2,350
2015	51	14.31	0	2,935	0	(510)	2,426	2,426
2016	52	15.31	0	3,023	0	(525)	2,498	2,498
2017	53	16.31	0	3,114	0	(541)	2,573	2,573
2018	54	17.31	0	3,207	0	(557)	2,650	2,650
2019	55	18.31	0	3,303	0	(573)	2,730	2,730
2020	56	19.31	0	3,403	0	(591)	2,812	2,754
2021	57	20.31	0	3,505	0	(608)	2,896	2,730
2022	58	21.31	0	3,610	0	(627)	2,983	2,707
2023	59	22.31	0	3,718	0	(645)	3,073	2,683
2024	60	23.31	0	3,830	0	(665)	3,165	2,660
Total			\$0	\$63,552	\$0	(\$11,033)	\$52,519	\$51,126

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Malissa White

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	37	0.31			\$0	\$0
2002	38	1.31			0	0
2003	39	2.31			0	0
2004	40	3.31			0	0
2005	41	4.31			0	0
2006	42	5.31			0	0
2007	43	6.31			0	0
2008	44	7.31			0	0
2009	45	8.31			0	0
2010	46	9.31			0	0
2011	47	10.31			0	0
2012	48	11.31			0	0
2013	49	12.31			0	0
2014	50	13.31			0	0
2015	51	14.31			0	0
2016	52	15.31			0	0
2017	53	16.31			0	0
2018	54	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-8

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Antionette Sherman**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **October 31, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Antionette Sherman

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,265,254
Present Value of Retirement Benefits	345,253
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$1,610,507</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
35,070	3.0%	12.480%	2,436	14.180%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Antionette Sherman
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	36	0.31	1.00000	\$10,754	\$690	\$0	(\$2,323)	(\$1,335)	\$7,787	\$7,787
2002	37	1.31	1.05983	39,648	2,582	(1,109)	(8,307)	(4,773)	28,041	28,041
2003	38	2.31	1.05781	41,940	2,731	(1,173)	(5,077)	(5,049)	33,373	33,373
2004	39	3.31	1.05580	44,281	2,883	(1,238)	(5,360)	(5,331)	35,235	35,235
2005	40	4.31	1.05379	46,663	3,039	(1,305)	(5,649)	(5,617)	37,130	37,130
2006	41	5.31	1.05179	49,079	3,196	(1,373)	(5,941)	(5,908)	39,053	39,053
2007	42	6.31	1.04979	51,523	3,355	(1,441)	(6,237)	(6,202)	40,997	40,997
2008	43	7.31	1.04779	53,985	3,515	(1,510)	(6,535)	(6,499)	42,957	42,957
2009	44	8.31	1.04579	56,458	3,676	(1,579)	(6,835)	(6,796)	44,924	44,924
2010	45	9.31	1.04380	58,931	3,837	(1,648)	(7,134)	(7,094)	46,892	46,892
2011	46	10.31	1.04182	61,394	3,998	(1,717)	(7,432)	(7,391)	48,853	48,853
2012	47	11.31	1.03984	63,840	4,157	(1,785)	(7,728)	(7,685)	50,799	50,799
2013	48	12.31	1.03786	66,257	4,315	(1,853)	(8,021)	(7,976)	52,722	52,722
2014	49	13.31	1.03588	68,635	4,469	(1,919)	(8,309)	(8,262)	54,614	54,614
2015	50	14.31	1.03391	70,962	4,621	(1,984)	(8,590)	(8,542)	56,465	56,465
2016	51	15.31	1.03194	73,228	4,768	(2,048)	(8,865)	(8,815)	58,269	58,269
2017	52	16.31	1.03000	75,426	4,912	(2,109)	(9,131)	(9,080)	60,017	60,017
2018	53	17.31	1.03000	77,689	5,059	(2,173)	(9,405)	(9,352)	61,818	61,818
2019	54	18.31	1.03000	80,019	5,211	(2,238)	(9,687)	(9,633)	63,672	63,672
2020	55	19.31	1.03000	82,419	5,367	(2,305)	(9,977)	(9,922)	65,582	64,241
2021	56	20.31	1.03000	84,893	5,528	(2,374)	(10,277)	(10,219)	67,551	63,685
2022	57	21.31	1.03000	87,438	5,694	(2,445)	(10,585)	(10,526)	69,576	63,133
2023	58	22.31	1.03000	90,062	5,865	(2,519)	(10,903)	(10,842)	71,664	62,587
2024	59	23.31	1.03000	92,765	6,041	(2,594)	(11,230)	(11,167)	73,815	62,045
2025	60	24.31	1.03000	95,546	6,222	(2,672)	(11,566)	(11,503)	70,804	57,281
2026	61	24.81	1.03000	49,207	3,204	(1,376)	(5,957)	(5,884)	36,464	28,664
Total				\$1,673,043	\$108,935	(\$46,487)	(\$207,060)	(\$209,355)	\$1,319,075	\$1,265,254

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	12.480%	14.180%	4.296%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Antonette Sherman
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	36	0.31	\$462	\$0	\$0	(\$66)	\$396	\$396
2002	37	1.31	1,703	0	0	(242)	1,462	1,462
2003	38	2.31	1,748	0	0	(248)	1,500	1,500
2004	39	3.31	1,845	0	0	(262)	1,584	1,584
2005	40	4.31	1,944	0	0	(276)	1,669	1,669
2006	41	5.31	2,045	0	0	(290)	1,755	1,755
2007	42	6.31	2,147	0	0	(304)	1,843	1,843
2008	43	7.31	2,250	0	0	(319)	1,931	1,931
2009	44	8.31	2,353	0	0	(334)	2,019	2,019
2010	45	9.31	2,456	0	0	(348)	2,108	2,108
2011	46	10.31	2,558	0	0	(363)	2,196	2,196
2012	47	11.31	2,660	0	0	(377)	2,283	2,283
2013	48	12.31	2,761	0	0	(392)	2,369	2,369
2014	49	13.31	2,860	0	0	(406)	2,455	2,455
2015	50	14.31	2,957	0	0	(419)	2,538	2,538
2016	51	15.31	3,052	0	0	(433)	2,619	2,619
2017	52	16.31	3,143	0	0	(446)	2,697	2,697
2018	53	17.31	3,237	0	0	(459)	2,778	2,778
2019	54	18.31	3,334	0	0	(473)	2,862	2,862
2020	55	19.31	3,435	0	0	(487)	2,947	2,887
2021	56	20.31	3,538	0	0	(502)	3,036	2,862
2022	57	21.31	3,644	0	0	(517)	3,127	2,837
2023	58	22.31	3,753	0	0	(532)	3,221	2,813
2024	59	23.31	3,866	0	0	(548)	3,317	2,789
2025	60	24.31	3,982	0	0	(565)	3,417	2,764
2026	61	25.31	2,051	18,748	(2,340)	(2,617)	15,841	12,335
2027	62	26.31	0	38,245	(4,773)	(4,746)	28,726	21,527
2028	63	27.31	0	32,558	(4,063)	(4,041)	24,454	17,638
2029	64	28.31	0	33,209	(4,144)	(4,121)	24,943	17,316
2030	65	29.31	0	33,873	(4,227)	(4,204)	25,442	16,999
2031	66	30.31	0	34,551	(4,312)	(4,288)	25,951	16,688
2032	67	31.31	0	35,242	(4,398)	(4,374)	26,470	16,383
2033	68	32.31	0	35,947	(4,486)	(4,461)	27,000	16,084
2034	69	33.31	0	36,666	(4,576)	(4,550)	27,540	15,789
2035	70	34.31	0	37,400	(4,668)	(4,641)	28,091	15,501
2036	71	35.31	0	38,148	(4,761)	(4,734)	28,653	15,218
2037	72	36.31	0	38,911	(4,856)	(4,829)	29,226	14,939
2038	73	37.31	0	39,689	(4,953)	(4,926)	29,810	14,666
2039	74	38.31	0	40,483	(5,052)	(5,024)	30,407	14,398
2040	75	39.31	0	41,293	(5,153)	(5,125)	31,015	14,135
2041	76	40.31	0	42,118	(5,256)	(5,227)	31,635	13,876
2042	77	41.31	0	42,960	(5,361)	(5,331)	32,267	13,622
2043	78	42.31	0	43,819	(5,469)	(5,438)	32,912	13,373
2044	79	43.31	0	29,797	(3,719)	(3,698)	22,380	8,752
Total			\$69,783	\$693,657	(\$86,568)	(\$95,980)	\$580,891	\$345,253

Exhibit 4a. Loss Estimated Value of Replacement Services**Mrs. Antionette Sherman**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	36	0.31			\$0	\$0
2002	37	1.31			0	0
2003	38	2.31			0	0
2004	39	3.31			0	0
2005	40	4.31			0	0
2006	41	5.31			0	0
2007	42	6.31			0	0
2008	43	7.31			0	0
2009	44	8.31			0	0
2010	45	9.31			0	0
2011	46	10.31			0	0
2012	47	11.31			0	0
2013	48	12.31			0	0
2014	49	13.31			0	0
2015	50	14.31			0	0
2016	51	15.31			0	0
2017	52	16.31			0	0
2018	53	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-9

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Jon Schlissel**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **November 6, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

**EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. JON SCHLISSEL**

	PRESENT VALUE
Present Value of Lost Earnings	\$654,599
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	0
Total	\$654,599

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
69,684	3.0%	17.270%	11,468	61.729%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. JON SCHLISSEL
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	51	0.31	1.00000	\$21,368	\$3,480	\$0	(\$3,690)	(\$10,912)	\$10,245	\$10,245
2002	52	1.31	1.03000	71,775	11,812	(2,075)	(12,024)	(35,555)	33,934	33,934
2003	53	2.31	1.03000	73,928	12,167	(2,137)	(12,384)	(36,622)	34,952	34,952
2004	54	3.31	1.03000	76,146	12,532	(2,201)	(12,756)	(37,720)	36,001	36,001
2005	55	4.31	1.03000	78,430	12,908	(2,267)	(13,139)	(38,852)	37,081	37,081
2006	56	5.31	1.03000	80,783	13,295	(2,335)	(13,533)	(40,017)	38,193	38,193
2007	57	6.31	1.03000	83,207	13,694	(2,405)	(13,939)	(41,218)	39,339	39,339
2008	58	7.31	1.03000	85,703	14,104	(2,477)	(14,357)	(42,454)	40,519	40,519
2009	59	8.31	1.03000	88,274	14,528	(2,551)	(14,788)	(43,728)	41,735	41,735
2010	60	9.31	1.03000	90,922	14,963	(2,628)	(15,231)	(45,040)	42,987	42,987
2011	61	10.31	1.03000	93,650	15,412	(2,707)	(15,688)	(46,391)	44,276	44,276
2012	62	11.31	1.03000	96,459	15,875	(2,788)	(16,159)	(47,783)	45,604	45,604
2013	63	12.31	1.03000	99,353	16,351	(2,872)	(16,644)	(49,216)	46,973	46,973
2014	64	13.31	1.03000	102,334	16,841	(2,958)	(17,143)	(50,693)	48,382	48,382
2015	65	14.31	1.03000	105,404	17,347	(3,047)	(17,657)	(52,214)	49,833	49,833
2016	66	15.31	1.03000	108,566	17,867	(3,138)	(18,187)	(53,780)	51,328	51,328
2017	67	15.56	1.03000	27,957	4,601	(808)	(4,683)	(13,849)	13,218	13,218
Total				\$1,384,259	\$227,777	(\$39,392)	(\$232,000)	(\$686,044)	\$654,599	\$654,599

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.270%	61.729%	0.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. JON SCHLISSEL
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	51	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	52	1.31	0	0	0	0	0	0
2003	53	2.31	0	0	0	0	0	0
2004	54	3.31	0	0	0	0	0	0
2005	55	4.31	0	0	0	0	0	0
2006	56	5.31	0	0	0	0	0	0
2007	57	6.31	0	0	0	0	0	0
2008	58	7.31	0	0	0	0	0	0
2009	59	8.31	0	0	0	0	0	0
2010	60	9.31	0	0	0	0	0	0
2011	61	10.31	0	0	0	0	0	0
2012	62	11.31	0	0	0	0	0	0
2013	63	12.31	0	0	0	0	0	0
2014	64	13.31	0	0	0	0	0	0
2015	65	14.31	0	0	0	0	0	0
2016	66	15.31	0	0	0	0	0	0
2017	67	16.31	0	0	0	0	0	0
2018	68	17.31	0	0	0	0	0	0
2019	69	18.31	0	0	0	0	0	0
2020	70	19.31	0	0	0	0	0	0
2021	71	20.31	0	0	0	0	0	0
2022	72	21.31	0	0	0	0	0	0
2023	73	22.31	0	0	0	0	0	0
2024	74	23.31	0	0	0	0	0	0
2025	75	24.31	0	0	0	0	0	0
2026	76	25.31	0	0	0	0	0	0
2027	77	26.31	0	0	0	0	0	0
2028	78	27.31	0	0	0	0	0	0
2029	79	28.31	0	0	0	0	0	0
2030	80	29.31	0	0	0	0	0	0
2031	81	30.31	0	0	0	0	0	0
2032	82	31.31	0	0	0	0	0	0
2033	83	32.31	0	0	0	0	0	0
2034	84	33.31	0	0	0	0	0	0
2035	85	33.89	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. JON SCHLISSEL

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	51	0.31			\$0	\$0
2002	52	1.31			0	0
2003	53	2.31			0	0
2004	54	3.31			0	0
2005	55	4.31			0	0
2006	56	5.31			0	0
2007	57	6.31			0	0
2008	58	7.31			0	0
2009	59	8.31			0	0
2010	60	9.31			0	0
2011	61	10.31			0	0
2012	62	11.31			0	0
2013	63	12.31			0	0
2014	64	13.31			0	0
2015	65	14.31			0	0
2016	66	15.31			0	0
2017	67	16.31			0	0
2018	68	17.31			0	0
2019	69	18.31			0	0
2020	70	19.31			0	0
2021	71	20.31			0	0
2022	72	21.31			0	0
2023	73	22.31			0	0
2024	74	23.31			0	0
2025	75	24.31			0	0
2026	76	25.31			0	0
2027	77	26.31			0	0
2028	78	27.31			0	0
2029	79	28.31			0	0
2030	80	29.31			0	0
2031	81	30.31			0	0
2032	82	31.31			0	0
2033	83	32.31			0	0
2034	84	33.31			0	0
2035	85	34.31			0	0
2036	86	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-10

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Shakila Yasmin**

January 2, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **August 25, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mrs. Shakila Yasmin

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,444,118
Present Value of Retirement Benefits	121,572
Present Value of Lost Replacement Services	160,173
Total	<u><u>\$2,725,863</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
44,590	3.0%	14.720%	2,465	22.779%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Shakila Yasmin
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	26	0.31	1.00000	\$13,673	\$756	\$0	(\$2,013)	(\$2,656)	\$9,760	\$9,760
2002	27	1.31	1.08021	48,166	2,663	(1,300)	(6,877)	(9,076)	33,576	33,576
2003	28	2.31	1.07816	51,931	2,871	(1,402)	(7,415)	(9,785)	36,200	36,200
2004	29	3.31	1.07611	55,883	3,090	(1,509)	(7,979)	(10,530)	38,955	38,955
2005	30	4.31	1.07406	60,022	3,319	(1,621)	(8,570)	(11,310)	41,840	41,840
2006	31	5.31	1.07201	64,344	3,558	(1,737)	(9,187)	(12,124)	44,853	44,853
2007	32	6.31	1.06997	68,846	3,807	(1,859)	(9,830)	(12,973)	47,991	47,991
2008	33	7.31	1.06794	73,524	4,065	(1,985)	(10,498)	(13,854)	51,252	51,252
2009	34	8.31	1.06591	78,369	4,333	(2,116)	(11,190)	(14,767)	54,630	54,630
2010	35	9.31	1.06388	83,375	4,610	(2,251)	(11,905)	(15,710)	58,119	58,119
2011	36	10.31	1.06185	88,532	4,895	(2,390)	(12,641)	(16,682)	61,714	61,714
2012	37	11.31	1.05983	93,829	5,188	(2,533)	(13,397)	(17,680)	65,406	65,406
2013	38	12.31	1.05781	99,254	5,488	(2,680)	(14,172)	(18,702)	69,188	69,188
2014	39	13.31	1.05580	104,792	5,794	(2,829)	(14,963)	(19,746)	73,049	73,049
2015	40	14.31	1.05379	110,430	6,106	(2,981)	(15,768)	(20,808)	76,978	76,978
2016	41	15.31	1.05179	116,148	6,422	(3,136)	(16,584)	(21,886)	80,965	80,965
2017	42	16.31	1.04979	121,931	6,742	(3,292)	(17,410)	(22,975)	84,995	84,995
2018	43	17.31	1.04779	127,758	7,064	(3,449)	(18,242)	(24,073)	89,057	89,057
2019	44	18.31	1.04579	133,608	7,387	(3,607)	(19,077)	(25,176)	93,136	93,136
2020	45	19.31	1.04380	139,461	7,711	(3,765)	(19,913)	(26,279)	97,215	95,079
2021	46	20.31	1.04182	145,293	8,033	(3,923)	(20,745)	(27,378)	101,281	95,063
2022	47	21.31	1.03984	151,081	8,353	(4,079)	(21,572)	(28,468)	105,315	94,865
2023	48	22.31	1.03786	156,800	8,670	(4,233)	(22,389)	(29,546)	109,302	94,488
2024	49	23.31	1.03588	162,426	8,981	(4,385)	(23,192)	(30,606)	113,224	93,933
2025	50	24.31	1.03391	167,934	9,285	(4,534)	(23,978)	(31,644)	117,063	93,204
2026	51	25.31	1.03194	173,298	9,582	(4,679)	(24,744)	(32,655)	120,803	92,304
2027	52	26.31	1.03000	178,497	9,869	(4,819)	(25,487)	(33,634)	124,427	91,241
2028	53	27.31	1.03000	183,852	10,165	(4,964)	(26,251)	(34,643)	128,160	90,191
2029	54	28.31	1.03000	189,368	10,470	(5,113)	(27,039)	(35,683)	132,004	89,152
2030	55	29.31	1.03000	195,049	10,785	(5,266)	(27,850)	(36,753)	135,964	88,125
2031	56	30.31	1.03000	200,900	11,108	(5,424)	(28,685)	(37,856)	140,043	87,110
2032	57	31.31	1.03000	206,927	11,441	(5,587)	(29,546)	(38,991)	144,245	86,107
2033	58	32.31	1.03000	213,135	11,785	(5,754)	(30,432)	(40,161)	148,572	85,116
2034	59	32.97	1.03000	146,354	8,092	(3,951)	(20,897)	(27,578)	102,021	56,475
Total				\$4,204,793	\$232,489	(\$113,154)	(\$600,438)	(\$792,388)	\$2,931,302	\$2,444,118

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	14.720%	22.779%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Shakila Yasmin
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	26	0.31	\$547	\$0	\$0	(\$30)	\$517	\$517
2002	27	1.31	1,869	0	0	(101)	1,768	1,768
2003	28	2.31	2,015	0	0	(109)	1,906	1,906
2004	29	3.31	2,168	0	0	(117)	2,051	2,051
2005	30	4.31	2,329	0	0	(126)	2,203	2,203
2006	31	5.31	2,497	0	0	(135)	2,361	2,361
2007	32	6.31	2,671	0	0	(145)	2,526	2,526
2008	33	7.31	2,853	0	0	(155)	2,698	2,698
2009	34	8.31	3,041	0	0	(165)	2,876	2,876
2010	35	9.31	3,235	0	0	(175)	3,060	3,060
2011	36	10.31	3,435	0	0	(229)	3,206	3,206
2012	37	11.31	3,641	0	0	(243)	3,397	3,397
2013	38	12.31	3,851	0	0	(335)	3,516	3,516
2014	39	13.31	4,066	0	0	(354)	3,712	3,712
2015	40	14.31	4,285	0	0	(373)	3,912	3,912
2016	41	15.31	4,507	0	0	(563)	3,944	3,944
2017	42	16.31	4,731	0	0	(591)	4,140	4,140
2018	43	17.31	4,957	0	0	(619)	4,338	4,338
2019	44	18.31	5,184	0	0	(647)	4,537	4,537
2020	45	19.31	5,411	0	0	(676)	4,735	4,631
2021	46	20.31	5,637	0	0	(704)	4,933	4,631
2022	47	21.31	5,862	0	0	(732)	5,130	4,621
2023	48	22.31	6,084	0	0	(760)	5,324	4,603
2024	49	23.31	6,302	0	0	(787)	5,515	4,576
2025	50	24.31	6,516	0	0	(814)	5,702	4,540
2026	51	25.31	6,724	0	0	(840)	5,884	4,496
2027	52	26.31	6,926	0	0	(865)	6,061	4,444
2028	53	27.31	7,133	0	0	(891)	6,243	4,393
2029	54	28.31	7,347	0	0	(917)	6,430	4,343
2030	55	29.31	7,568	0	0	(945)	6,623	4,293
2031	56	30.31	7,795	0	0	(973)	6,822	4,243
2032	57	31.31	8,029	0	0	(1,003)	7,026	4,194
2033	58	32.31	8,270	0	0	(1,033)	7,237	4,146
2034	59	32.97	5,679	0	0	(709)	4,969	2,751
Total			\$163,162	\$0	\$0	(\$17,859)	\$145,303	\$121,572

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Shakila Yasmin

Year	Age	Time Frame	Financial Help to Parent	Care Services	Total Services	Present Value
2001	26	0.31	\$1,104		\$1,104	\$1,104
2002	27	1.31	3,708		3,708	3,708
2003	28	2.31	3,819		3,819	3,819
2004	29	3.31	3,934		3,934	3,934
2005	30	4.31	4,052		4,052	4,052
2006	31	5.31	4,173		4,173	4,173
2007	32	6.31	4,299		4,299	4,299
2008	33	7.31	4,428		4,428	4,428
2009	34	8.31	4,560		4,560	4,560
2010	35	9.31	4,697		4,697	4,697
2011	36	10.31	4,838		4,838	4,838
2012	37	11.31	4,983		4,983	4,983
2013	38	12.31	5,133		5,133	5,133
2014	39	13.31	5,287		5,287	5,287
2015	40	14.31	5,445		5,445	5,445
2016	41	15.31	5,609		5,609	5,609
2017	42	16.31	5,777		5,777	5,777
2018	43	17.31	5,950		5,950	5,950
2019	44	18.31	6,129		6,129	6,129
2020	45	19.31	6,313		6,313	6,174
2021	46	20.31	6,502		6,502	6,103
2022	47	21.31	6,697		6,697	6,033
2023	48	22.31	6,898		6,898	5,963
2024	49	23.31	7,105		7,105	5,894
2025	50	24.31	7,318		7,318	5,827
2026	51	25.31	7,538		7,538	5,759
2027	52	26.31	7,764		7,764	5,693
2028	53	27.31	7,997		7,997	5,628
2029	54	28.31	8,237		8,237	5,563
2030	55	29.31	8,484		8,484	5,499
2031	56	30.31	8,738		8,738	5,435
2032	57	30.80	4,440		4,440	2,678
Total			\$181,954	\$0	\$181,954	\$160,173

Exhibit B-11

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Sanford M. Stoller**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **February 6, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Sanford M. Stoller

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,262,820
Present Value of Retirement Benefits	54,898
Present Value of Lost Replacement Services	<u>327,878</u>
Total	<u><u>\$1,645,596</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
79,748	3.0%	18.440%	6,969	8.89-17.36%

Exhibit 2a. Present Value of Lost Earnings
Mr. Sanford M. Stoller
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	54	0.31	1.00000	\$24,454	\$2,137	\$0	(\$5,282)	(\$1,773)	\$19,536	\$19,536
2002	55	1.31	1.03000	82,141	7,178	(2,185)	(17,210)	(5,777)	64,146	64,146
2003	56	2.31	1.03000	84,605	7,394	(2,251)	(15,133)	(5,950)	68,664	68,664
2004	57	3.31	1.03000	87,143	7,615	(2,319)	(15,587)	(6,129)	70,724	70,724
2005	58	4.31	1.03000	89,757	7,844	(2,388)	(16,055)	(6,313)	72,846	72,846
2006	59	5.31	1.03000	92,450	8,079	(2,460)	(16,536)	(8,601)	72,932	72,932
2007	60	6.31	1.03000	95,224	8,321	(2,534)	(17,032)	(8,859)	75,120	75,120
2008	61	7.31	1.03000	98,080	8,571	(2,610)	(17,543)	(9,125)	77,373	77,373
2009	62	8.31	1.03000	101,023	8,828	(2,688)	(18,070)	(9,399)	79,694	79,694
2010	63	9.31	1.03000	104,053	9,093	(2,768)	(18,612)	(9,681)	82,085	82,085
2011	64	10.31	1.03000	107,175	9,366	(2,852)	(19,170)	(14,719)	79,800	79,800
2012	65	11.31	1.03000	110,390	9,647	(2,937)	(19,745)	(15,161)	82,194	82,194
2013	66	12.31	1.03000	113,702	9,936	(3,025)	(20,338)	(15,616)	84,659	84,659
2014	67	13.31	1.03000	117,113	10,234	(3,116)	(20,948)	(16,084)	87,199	87,199
2015	68	14.31	1.03000	120,626	10,541	(3,209)	(21,576)	(16,567)	89,815	89,815
2016	69	15.31	1.03000	124,245	10,858	(3,306)	(22,223)	(17,064)	92,510	92,510
2017	70	15.97	1.03000	85,316	7,456	(2,270)	(15,260)	(11,717)	63,524	63,524
Total				\$1,637,497	\$143,099	(\$42,917)	(\$296,322)	(\$178,536)	\$1,262,820	\$1,262,820

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	18.440%	8.89-17.36%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Sanford M. Stoller
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	54	0.31	\$978	\$0	\$0	(\$87)	\$891	\$891
2002	55	1.31	3,286	0	0	(292)	2,994	2,994
2003	56	2.31	3,283	0	0	(292)	2,991	2,991
2004	57	3.31	3,381	0	0	(301)	3,081	3,081
2005	58	4.31	3,483	0	0	(310)	3,173	3,173
2006	59	5.31	3,587	0	0	(422)	3,165	3,165
2007	60	6.31	3,695	0	0	(434)	3,260	3,260
2008	61	7.31	3,806	0	0	(448)	3,358	3,358
2009	62	8.31	3,920	0	0	(461)	3,459	3,459
2010	63	9.31	4,037	0	0	(475)	3,562	3,562
2011	64	10.31	4,158	0	0	(722)	3,436	3,436
2012	65	11.31	4,283	0	0	(744)	3,540	3,540
2013	66	12.31	4,412	0	0	(766)	3,646	3,646
2014	67	13.31	4,544	0	0	(789)	3,755	3,755
2015	68	14.31	4,680	0	0	(813)	3,868	3,868
2016	69	15.31	4,821	0	0	(837)	3,984	3,984
2017	70	16.31	3,310	0	0	(575)	2,736	2,736
Total			\$63,663	\$0	\$0	(\$8,765)	\$54,898	\$54,898

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Sanford M. Stoller

Year	Age	Time Frame	Household Services	Care Services	Additional Award	Total Services	Present Value
2001	54	0.31	\$3,047	\$431	\$68,631	\$72,108	\$72,108
2002	55	1.31	9,936	1,404		11,340	11,340
2003	56	2.31	9,936	1,404		11,340	11,340
2004	57	3.31	9,936	1,404		11,340	11,340
2005	58	4.31	9,936	1,404		11,340	11,340
2006	59	5.31	9,936	1,404		11,340	11,340
2007	60	6.31	9,936	1,404		11,340	11,340
2008	61	7.31	9,936	1,404		11,340	11,340
2009	62	8.31	9,936	1,404		11,340	11,340
2010	63	9.31	9,936	1,404		11,340	11,340
2011	64	10.31	9,936	1,404		11,340	11,340
2012	65	11.31	9,936	1,404		11,340	11,340
2013	66	12.31	9,936	1,404		11,340	11,340
2014	67	13.31	9,936	1,404		11,340	11,340
2015	68	14.31	9,936	1,404		11,340	11,340
2016	69	15.31	9,936	1,404		11,340	11,340
2017	70	16.31	9,936	1,404		11,340	11,340
2018	71	17.31	9,936	1,404		11,340	11,340
2019	72	18.31	9,936	1,404		11,340	11,340
2020	73	19.31	9,936	1,404		11,340	11,108
2021	74	20.31	9,936	1,404		11,340	10,691
2022	75	21.31	9,936	1,404		11,340	10,290
2023	76	22.31	9,936	1,404		11,340	9,904
2024	77	23.31	9,936	1,404		11,340	9,532
2025	78	23.32	133	19		152	125
Total			\$231,708	\$32,741	\$68,631	\$333,080	\$327,878

Exhibit B-12

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Abraham Zelmanowitz**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 23, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.4%

**EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ABRAHAM ZELMANOWITZ**

	PRESENT VALUE
Present Value of Lost Earnings	\$574,357
Present Value of Retirement Benefits	39,413
Present Value of Lost Replacement Services	164,872
Total	\$778,641

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
72,169	3.0%	18.440%	3,395	7.149%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ABRAHAM ZELMANOWITZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	56	0.31	1.00000	\$22,130	\$1,041	\$0	(\$4,081)	(\$1,290)	\$17,800	\$17,800
2002	57	1.31	1.03000	74,334	3,497	(1,904)	(13,296)	(4,204)	58,427	58,427
2003	58	2.31	1.03000	76,564	3,602	(1,962)	(13,695)	(4,330)	60,180	60,180
2004	59	3.31	1.03000	78,861	3,710	(2,020)	(14,106)	(4,460)	61,985	61,985
2005	60	4.31	1.03000	81,227	3,821	(2,081)	(14,529)	(4,594)	63,845	63,845
2006	61	5.31	1.03000	83,664	3,936	(2,143)	(14,965)	(4,732)	65,760	65,760
2007	62	6.31	1.03000	86,174	4,054	(2,208)	(15,414)	(4,873)	67,733	67,733
2008	63	7.31	1.03000	88,759	4,175	(2,274)	(15,876)	(5,020)	69,765	69,765
2009	64	8.31	1.03000	91,422	4,301	(2,342)	(16,352)	(5,170)	71,858	71,858
2010	65	8.81	1.03000	47,082	2,215	(1,206)	(8,421)	(2,663)	37,007	37,007
Total				\$730,219	\$34,350	(\$18,141)	(\$130,735)	(\$41,336)	\$574,357	\$574,357

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	7.149%	4.000%	1.987%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ABRAHAM ZELMANOWITZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	56	0.31	\$885	\$440	\$0	(\$95)	\$1,230	\$1,230
2002	57	1.31	2,884	1,433	0	(309)	4,008	4,008
2003	58	2.31	2,971	1,476	0	(318)	4,129	4,129
2004	59	3.31	3,060	1,520	0	(327)	4,252	4,252
2005	60	4.31	3,152	1,566	0	(337)	4,380	4,380
2006	61	5.31	3,246	1,613	0	(347)	4,511	4,511
2007	62	6.31	3,344	1,661	0	(358)	4,647	4,647
2008	63	7.31	3,444	1,711	0	(368)	4,786	4,786
2009	64	8.31	3,547	1,762	0	(380)	4,930	4,930
2010	65	8.81	1,827	908	0	(195)	2,539	2,539
Total			\$28,359	\$14,088	\$0	(\$3,034)	\$39,413	\$39,413

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. ABRAHAM ZELMANOWITZ

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	56	0.31	\$1,862		\$1,862	\$1,862
2002	57	1.31	6,254		6,254	6,254
2003	58	2.31	6,442		6,442	6,442
2004	59	3.31	6,635		6,635	6,635
2005	60	4.31	6,834		6,834	6,834
2006	61	5.31	7,039		7,039	7,039
2007	62	6.31	7,250		7,250	7,250
2008	63	7.31	7,468		7,468	7,468
2009	64	8.31	7,692		7,692	7,692
2010	65	9.31	7,923		7,923	7,923
2011	66	10.31	8,160		8,160	8,160
2012	67	11.31	8,405		8,405	8,405
2013	68	12.31	8,657		8,657	8,657
2014	69	13.31	8,917		8,917	8,917
2015	70	14.31	9,184		9,184	9,184
2016	71	15.31	9,460		9,460	9,460
2017	72	16.31	9,744		9,744	9,744
2018	73	17.31	10,036		10,036	10,036
2019	74	18.31	10,337		10,337	10,337
2020	75	19.31	10,647		10,647	10,413
2021	76	19.90	6,507		6,507	6,159
Total			\$165,454	\$0	\$165,454	\$164,872

Exhibit B-13

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Leon Smith, Jr.**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 9, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Leon Smith, Jr.

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,294,077
Present Value of Retirement Benefits	138,008
Present Value of Lost Replacement Services	433,072
Total	<u><u>\$1,865,156</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
74,573	3.0%	18.440%	7,585	5.13-17.36%

Exhibit 2a. Present Value of Lost Earnings
Mr. Leon Smith, Jr.
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	48	0.31	1.00000	\$22,867	\$2,326	\$0	(\$4,939)	(\$957)	\$19,297	\$19,297
2002	49	1.31	1.03588	77,249	7,858	(2,082)	(16,185)	(3,135)	63,704	63,704
2003	50	2.31	1.03391	79,868	8,124	(2,153)	(14,286)	(3,241)	68,312	68,312
2004	51	3.31	1.03194	82,419	8,384	(2,222)	(14,742)	(4,662)	69,177	69,177
2005	52	4.31	1.03000	84,892	8,635	(2,288)	(15,184)	(4,802)	71,252	71,252
2006	53	5.31	1.03000	87,439	8,894	(2,357)	(15,640)	(6,150)	72,186	72,186
2007	54	6.31	1.03000	90,062	9,161	(2,428)	(16,109)	(12,369)	68,317	68,317
2008	55	7.31	1.03000	92,764	9,436	(2,501)	(16,592)	(12,740)	70,366	70,366
2009	56	8.31	1.03000	95,547	9,719	(2,576)	(17,090)	(13,122)	72,477	72,477
2010	57	9.31	1.03000	98,413	10,010	(2,653)	(17,603)	(13,516)	74,651	74,651
2011	58	10.31	1.03000	101,365	10,311	(2,732)	(18,131)	(13,922)	76,891	76,891
2012	59	11.31	1.03000	104,406	10,620	(2,814)	(18,675)	(14,339)	79,198	79,198
2013	60	12.31	1.03000	107,538	10,939	(2,899)	(19,235)	(14,769)	81,574	81,574
2014	61	13.31	1.03000	110,765	11,267	(2,986)	(19,812)	(15,212)	84,021	84,021
2015	62	14.31	1.03000	114,088	11,605	(3,075)	(20,407)	(15,669)	86,542	86,542
2016	63	15.31	1.03000	117,510	11,953	(3,168)	(21,019)	(16,139)	89,138	89,138
2017	64	16.31	1.03000	121,036	12,312	(3,263)	(21,649)	(16,623)	91,812	91,812
2018	65	16.89	1.03000	72,722	7,397	(1,960)	(13,008)	(9,988)	55,164	55,164
Total				\$1,660,949	\$168,949	(\$44,158)	(\$300,307)	(\$191,356)	\$1,294,077	\$1,294,077

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	18.440%	5.13-17.36%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Leon Smith, Jr.

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	48	0.31	(\$366)	\$0	\$0	\$0	(\$366)	(\$366)
2002	49	1.31	(206)	(29,697)	5,476	1,523	(22,903)	(22,903)
2003	50	2.31	0	(35,636)	6,571	1,828	(27,237)	(27,237)
2004	51	3.31	0	(35,636)	6,571	2,548	(26,517)	(26,517)
2005	52	4.31	0	(35,636)	6,571	2,548	(26,517)	(26,517)
2006	53	5.31	0	(35,636)	6,571	3,168	(25,897)	(25,897)
2007	54	6.31	3,602	6,737	(1,242)	(1,169)	7,927	7,927
2008	55	7.31	3,760	15,211	(2,805)	(2,641)	13,525	13,525
2009	56	8.31	3,918	15,211	(2,805)	(2,641)	13,683	13,683
2010	57	9.31	4,074	15,211	(2,805)	(2,641)	13,839	13,839
2011	58	10.31	4,228	15,211	(2,805)	(2,641)	13,993	13,993
2012	59	11.31	4,379	15,031	(2,772)	(2,609)	14,029	14,029
2013	60	12.31	4,528	14,851	(2,739)	(2,578)	14,062	14,062
2014	61	13.31	4,673	14,671	(2,705)	(2,547)	14,092	14,092
2015	62	14.31	4,813	14,671	(2,705)	(2,547)	14,232	14,232
2016	63	15.31	4,957	14,671	(2,705)	(2,547)	14,376	14,376
2017	64	16.31	5,106	14,671	(2,705)	(2,547)	14,525	14,525
2018	65	17.31	3,068	14,671	(2,705)	(2,547)	12,487	12,487
2019	66	18.31	0	14,671	(2,705)	(2,547)	9,419	9,419
2020	67	19.31	0	14,671	(2,705)	(2,547)	9,419	9,226
2021	68	20.31	0	14,671	(2,705)	(2,547)	9,419	8,880
2022	69	21.31	0	14,671	(2,705)	(2,547)	9,419	8,547
2023	70	22.31	0	14,671	(2,705)	(2,547)	9,419	8,226
2024	71	23.31	0	14,671	(2,705)	(2,547)	9,419	7,917
2025	72	24.31	0	14,671	(2,705)	(2,547)	9,419	7,620
2026	73	25.31	0	14,671	(2,705)	(2,547)	9,419	7,334
2027	74	26.31	0	14,671	(2,705)	(2,547)	9,419	7,058
2028	75	27.31	0	14,671	(2,705)	(2,547)	9,419	6,794
2029	76	28.31	0	14,671	(2,705)	(2,547)	9,419	6,539
2030	77	29.31	0	14,671	(2,705)	(2,547)	9,419	6,293
2031	78	30.31	0	14,671	(2,705)	(2,547)	9,419	6,057
2032	79	31.31	0	14,671	(2,705)	(2,547)	9,419	5,830
2033	80	32.31	0	2,446	(451)	(425)	1,570	935
Total			\$50,534	\$206,417	(\$38,063)	(\$54,119)	\$164,768	\$138,008

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Leon Smith, Jr.

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	48	0.31	\$4,011	\$364	\$4,375	\$4,375
2002	49	1.31	13,080	1,188	14,268	14,268
2003	50	2.31	13,080	1,188	14,268	14,268
2004	51	3.31	13,080	1,188	14,268	14,268
2005	52	4.31	13,080	1,188	14,268	14,268
2006	53	5.31	13,080	1,188	14,268	14,268
2007	54	6.31	13,080	1,188	14,268	14,268
2008	55	7.31	13,080	1,188	14,268	14,268
2009	56	8.31	13,080	1,188	14,268	14,268
2010	57	9.31	13,080	1,188	14,268	14,268
2011	58	10.31	13,080	1,188	14,268	14,268
2012	59	11.31	13,080	1,188	14,268	14,268
2013	60	12.31	13,080	1,188	14,268	14,268
2014	61	13.31	13,080	1,188	14,268	14,268
2015	62	14.31	13,080	1,188	14,268	14,268
2016	63	15.31	13,080	1,188	14,268	14,268
2017	64	16.31	13,080	1,188	14,268	14,268
2018	65	17.31	13,080	1,188	14,268	14,268
2019	66	18.31	13,080	1,188	14,268	14,268
2020	67	19.31	13,080	1,188	14,268	13,976
2021	68	20.31	13,080	1,188	14,268	13,452
2022	69	21.31	13,080	1,188	14,268	12,947
2023	70	22.31	13,080	1,188	14,268	12,461
2024	71	23.31	13,080	1,188	14,268	11,993
2025	72	24.31	13,080	1,188	14,268	11,543
2026	73	25.31	13,080	1,188	14,268	11,110
2027	74	26.31	13,080	1,188	14,268	10,693
2028	75	27.31	13,080	1,188	14,268	10,291
2029	76	28.31	13,080	1,188	14,268	9,905
2030	77	29.31	13,080	1,188	14,268	9,533
2031	78	30.31	13,080	1,188	14,268	9,175
2032	79	31.31	13,080	1,188	14,268	8,831
2033	80	32.31	13,080	1,188	14,268	8,499
2034	81	33.31	13,080	1,188	14,268	8,180
2035	82	34.31	13,080	1,188	14,268	7,873
2036	83	34.49	2,398	218	2,616	1,411
Total			\$451,129	\$40,974	\$492,103	\$433,072

Exhibit B-14

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Moira Smith**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 19, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Moira Smith

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,362,479
Present Value of Retirement Benefits	489,148
Present Value of Lost Replacement Services	<u>0</u>
Total	<u>\$2,851,627</u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
66,482	3.0%	17.270%	7,631	12.07-17.81%

Exhibit 2a. Present Value of Lost Earnings
Moira Smith
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	38	0.31	1.00000	\$20,386	\$2,340	\$0	(\$4,403)	(\$2,036)	\$16,287	\$16,287
2002	39	1.31	1.05580	70,192	8,057	(1,942)	(14,707)	(6,799)	54,801	54,801
2003	40	2.31	1.05379	73,967	8,490	(2,047)	(12,391)	(7,164)	60,856	60,856
2004	41	3.31	1.05179	77,798	8,930	(2,153)	(13,033)	(7,535)	64,007	64,007
2005	42	4.31	1.04979	81,671	9,375	(2,260)	(13,681)	(7,911)	67,194	67,194
2006	43	5.31	1.04779	85,574	9,823	(2,368)	(14,335)	(8,289)	70,405	70,405
2007	44	6.31	1.04579	89,493	10,272	(2,476)	(14,992)	(8,668)	73,629	73,629
2008	45	7.31	1.04380	93,413	10,722	(2,585)	(15,648)	(9,048)	76,855	76,855
2009	46	8.31	1.04182	97,319	11,171	(2,693)	(16,303)	(9,426)	80,068	80,068
2010	47	9.31	1.03984	101,196	11,616	(2,800)	(16,952)	(9,802)	83,258	83,258
2011	48	10.31	1.03786	105,027	12,056	(2,906)	(17,594)	(10,173)	86,410	86,410
2012	49	11.31	1.03588	108,796	12,488	(3,010)	(18,225)	(10,538)	89,510	89,510
2013	50	12.31	1.03391	112,485	12,912	(3,112)	(18,843)	(10,895)	92,546	92,546
2014	51	13.31	1.03194	116,078	13,324	(3,212)	(19,445)	(11,243)	95,502	95,502
2015	52	14.31	1.03000	119,560	13,724	(3,308)	(20,029)	(11,581)	98,367	98,367
2016	53	15.31	1.03000	123,147	14,135	(3,407)	(20,629)	(11,928)	101,318	101,318
2017	54	16.31	1.03000	126,842	14,559	(3,509)	(21,248)	(12,286)	104,357	104,357
2018	55	17.31	1.03000	130,647	14,996	(3,615)	(21,886)	(12,654)	107,488	107,488
2019	56	18.31	1.03000	134,566	15,446	(3,723)	(22,542)	(12,928)	104,514	104,514
2020	57	19.31	1.03000	138,603	15,910	(3,835)	(23,219)	(13,201)	107,650	107,650
2021	58	20.31	1.03000	142,761	16,387	(3,950)	(23,915)	(13,475)	110,779	110,779
2022	59	21.31	1.03000	147,044	16,878	(4,068)	(24,633)	(13,749)	114,206	114,206
2023	60	22.31	1.03000	151,456	17,385	(4,190)	(25,372)	(14,023)	117,632	117,632
2024	61	23.31	1.03000	155,999	17,906	(4,316)	(26,133)	(14,297)	121,161	121,161
2025	62	24.31	1.03000	160,679	18,444	(4,446)	(26,917)	(14,571)	124,796	124,796
2026	63	25.31	1.03000	165,500	18,997	(4,579)	(27,724)	(14,845)	128,540	128,540
2027	64	26.31	1.03000	170,465	19,567	(4,716)	(28,556)	(15,119)	132,396	132,396
2028	65	26.47	1.03000	29,263	3,359	(810)	(4,902)	(4,182)	22,728	16,656
Total				\$3,129,929	\$359,268	(\$86,034)	(\$528,259)	(\$367,543)	\$2,507,360	\$2,362,479

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.270%	12.07-17.81%	0.000%	4.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Moira Smith
Special Master Worklife

Year	Age	Time Frame	Net Pension (Projected-Vested)	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	38	0.31	\$0	(\$438)	\$0	\$53	(\$385)	(\$385)
2002	39	1.31	0	(1,509)	0	182	(1,327)	(1,327)
2003	40	2.31	0	(1,474)	0	178	(1,296)	(1,296)
2004	41	3.31	0	(1,435)	0	173	(1,262)	(1,262)
2005	42	4.31	0	(1,396)	0	168	(1,228)	(1,228)
2006	43	5.31	0	(1,355)	0	164	(1,191)	(1,191)
2007	44	6.31	0	(1,312)	0	158	(1,154)	(1,154)
2008	45	7.31	10,605	1,621	(1,831)	(1,255)	9,140	9,140
2009	46	8.31	25,451	2,322	(4,395)	(2,822)	20,556	20,556
2010	47	9.31	25,451	2,280	(4,395)	(2,817)	20,519	20,519
2011	48	10.31	25,451	2,234	(4,395)	(2,811)	20,479	20,479
2012	49	11.31	25,451	2,185	(4,395)	(2,805)	20,435	20,435
2013	50	12.31	25,451	2,133	(4,395)	(2,799)	20,390	20,390
2014	51	13.31	25,451	2,078	(4,395)	(2,792)	20,341	20,341
2015	52	14.31	25,451	2,021	(4,395)	(2,785)	20,291	20,291
2016	53	15.31	25,451	1,962	(4,395)	(2,778)	20,239	20,239
2017	54	16.31	25,451	1,900	(4,395)	(2,771)	20,185	20,185
2018	55	17.31	25,451	1,837	(4,395)	(2,763)	20,129	20,129
2019	56	18.31	25,451	1,773	(4,395)	(4,066)	18,763	18,763
2020	57	19.31	25,451	1,708	(4,395)	(4,054)	18,709	18,327
2021	58	20.31	25,451	1,642	(4,395)	(4,042)	18,655	17,588
2022	59	21.31	25,451	1,576	(4,395)	(4,031)	18,601	16,878
2023	60	22.31	25,451	1,509	(4,395)	(4,019)	18,546	16,197
2024	61	23.31	25,451	1,443	(4,395)	(4,007)	18,492	15,543
2025	62	24.31	25,451	1,376	(4,395)	(3,995)	18,437	14,915
2026	63	25.31	25,451	1,313	(4,395)	(3,984)	18,385	14,315
2027	64	26.31	25,451	1,253	(4,395)	(3,973)	18,335	13,741
2028	65	27.31	25,451	199	(4,395)	(3,785)	17,469	12,600
2029	66	28.31	25,451	0	(4,395)	(3,750)	17,306	12,014
2030	67	29.31	25,451	0	(4,395)	(3,750)	17,306	11,563
2031	68	30.31	25,451	0	(4,395)	(3,750)	17,306	11,129
2032	69	31.31	25,451	0	(4,395)	(3,750)	17,306	10,711
2033	70	32.31	25,451	0	(4,395)	(3,750)	17,306	10,309
2034	71	33.31	25,451	0	(4,395)	(3,750)	17,306	9,922
2035	72	34.31	25,451	0	(4,395)	(3,750)	17,306	9,549
2036	73	35.31	25,451	0	(4,395)	(3,750)	17,306	9,191
2037	74	36.31	25,451	0	(4,395)	(3,750)	17,306	8,846
2038	75	37.31	25,451	0	(4,395)	(3,750)	17,306	8,514
2039	76	38.31	25,451	0	(4,395)	(3,750)	17,306	8,194
2040	77	39.31	25,451	0	(4,395)	(3,750)	17,306	7,887
2041	78	40.31	25,451	0	(4,395)	(3,750)	17,306	7,591
Total			\$850,488	\$27,446	(\$146,879)	(\$116,828)	\$614,227	\$489,148

Exhibit 4a. Loss Estimated Value of Replacement Services
Moira Smith

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	38	0.31			\$0	\$0
2002	39	1.31			0	0
2003	40	2.31			0	0
2004	41	3.31			0	0
2005	42	4.31			0	0
2006	43	5.31			0	0
2007	44	6.31			0	0
2008	45	7.31			0	0
2009	46	8.31			0	0
2010	47	9.31			0	0
2011	48	10.31			0	0
2012	49	11.31			0	0
2013	50	12.31			0	0
2014	51	13.31			0	0
2015	52	14.31			0	0
2016	53	15.31			0	0
2017	54	16.31			0	0
2018	55	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-15

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Edna Stephens**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 4, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Edna Stephens

	<u>Present Value</u>
Present Value of Lost Earnings	\$361,242
Present Value of Retirement Benefits	39,892
Present Value of Lost Replacement Services	0
Total	<u><u>\$401,133</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
60,837	3.0%	15.930%	2,424	61.730%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Edna Stephens
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	53	0.31	1.00000	\$18,655	\$736	\$0	(\$4,029)	(\$9,681)	\$5,680	\$5,680
2002	54	1.31	1.03000	62,662	2,496	(1,643)	(13,129)	(31,544)	18,842	18,842
2003	55	2.31	1.03000	64,542	2,571	(1,693)	(9,973)	(32,490)	22,957	22,957
2004	56	3.31	1.03000	66,478	2,648	(1,743)	(10,272)	(33,465)	23,646	23,646
2005	57	4.31	1.03000	68,472	2,728	(1,796)	(10,580)	(34,469)	24,355	24,355
2006	58	5.31	1.03000	70,527	2,810	(1,850)	(10,898)	(35,503)	25,086	25,086
2007	59	6.31	1.03000	72,642	2,894	(1,905)	(11,225)	(36,568)	25,838	25,838
2008	60	7.31	1.03000	74,822	2,981	(1,962)	(11,562)	(37,665)	26,614	26,614
2009	61	8.31	1.03000	77,066	3,070	(2,021)	(11,908)	(38,795)	27,412	27,412
2010	62	9.31	1.03000	79,378	3,162	(2,082)	(12,266)	(39,959)	28,234	28,234
2011	63	10.31	1.03000	81,760	3,257	(2,144)	(12,634)	(41,157)	29,081	29,081
2012	64	11.31	1.03000	84,212	3,355	(2,209)	(13,013)	(42,392)	29,954	29,954
2013	65	12.31	1.03000	86,739	3,455	(2,275)	(13,403)	(43,664)	30,852	30,852
2014	66	13.31	1.03000	89,341	3,559	(2,343)	(13,805)	(44,974)	31,778	31,778
2015	67	13.64	1.03000	30,674	1,222	(804)	(4,740)	(15,441)	10,911	10,911
Total				\$1,027,970	\$40,943	(\$26,470)	(\$163,436)	(\$517,766)	\$361,242	\$361,242

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	15.930%	61.730%	-7.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Edna Stephens
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	53	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	54	1.31	(4,386)	0	0	2,708	(1,679)	(1,679)
2003	55	2.31	(4,382)	0	0	2,705	(1,677)	(1,677)
2004	56	3.31	(4,514)	0	0	2,786	(1,727)	(1,727)
2005	57	4.31	(4,649)	0	0	2,870	(1,779)	(1,779)
2006	58	5.31	(4,789)	0	0	2,956	(1,833)	(1,833)
2007	59	6.31	(4,932)	0	0	3,045	(1,888)	(1,888)
2008	60	7.31	(5,080)	0	0	3,136	(1,944)	(1,944)
2009	61	8.31	(5,233)	0	0	3,230	(2,003)	(2,003)
2010	62	9.31	(5,390)	(24,858)	3,960	16,228	(10,060)	(10,060)
2011	63	10.31	(5,551)	(38,033)	6,059	23,165	(14,361)	(14,361)
2012	64	11.31	(5,718)	(38,794)	6,180	23,662	(14,670)	(14,670)
2013	65	12.31	(6,066)	(39,570)	6,304	24,280	(15,053)	(15,053)
2014	66	13.31	(2,083)	(40,361)	6,430	22,232	(13,783)	(13,783)
2015	67	14.31	0	5,570	(887)	(2,891)	1,792	1,792
2016	68	15.31	0	29,518	(4,702)	(15,319)	9,497	9,497
2017	69	16.31	0	30,108	(4,796)	(15,625)	9,687	9,687
2018	70	17.31	0	30,710	(4,892)	(15,937)	9,881	9,881
2019	71	18.31	0	31,324	(4,990)	(16,256)	10,078	10,078
2020	72	19.31	0	31,951	(5,090)	(16,581)	10,280	10,070
2021	73	20.31	0	32,590	(5,192)	(16,913)	10,485	9,885
2022	74	21.31	0	33,242	(5,295)	(17,251)	10,695	9,705
2023	75	22.31	0	33,907	(5,401)	(17,597)	10,909	9,527
2024	76	23.31	0	34,585	(5,509)	(17,948)	11,127	9,353
2025	77	24.31	0	35,277	(5,620)	(18,307)	11,350	9,182
2026	78	25.31	0	35,982	(5,732)	(18,673)	11,577	9,014
2027	79	26.31	0	36,701	(5,846)	(19,047)	11,808	8,849
2028	80	26.97	0	24,957	(3,976)	(12,952)	8,030	5,828
Total			(\$62,775)	\$244,806	(\$38,998)	(\$88,295)	\$54,739	\$39,892

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Edna Stephens

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	53	0.31			\$0	\$0
2002	54	1.31			0	0
2003	55	2.31			0	0
2004	56	3.31			0	0
2005	57	4.31			0	0
2006	58	5.31			0	0
2007	59	6.31			0	0
2008	60	7.31			0	0
2009	61	8.31			0	0
2010	62	9.31			0	0
2011	63	10.31			0	0
2012	64	11.31			0	0
2013	65	12.31			0	0
2014	66	13.31			0	0
2015	67	14.31			0	0
2016	68	15.31			0	0
2017	69	16.31			0	0
2018	70	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-16

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Diane Urban**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 28, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Diane Urban

	<u>Present Value</u>
Present Value of Lost Earnings	\$568,603
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	0
Total	<u><u>\$568,603</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
73,444	3.0%	18.440%	3,290	60.810%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Diane Urban
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	50	0.31	1.00000	\$22,521	\$998	\$0	(\$4,865)	(\$11,170)	\$7,485	\$7,485
2002	51	1.31	1.03194	75,790	3,396	(1,938)	(15,880)	(36,462)	24,907	24,907
2003	52	2.31	1.03000	78,064	3,497	(1,996)	(13,963)	(37,556)	28,047	28,047
2004	53	3.31	1.03000	80,406	3,602	(2,056)	(14,382)	(38,682)	28,889	28,889
2005	54	4.31	1.03000	82,818	3,710	(2,117)	(14,814)	(39,843)	29,755	29,755
2006	55	5.31	1.03000	85,303	3,822	(2,181)	(15,258)	(41,038)	30,648	30,648
2007	56	6.31	1.03000	87,862	3,936	(2,246)	(15,716)	(42,269)	31,567	31,567
2008	57	7.31	1.03000	90,498	4,055	(2,314)	(16,187)	(43,537)	32,514	32,514
2009	58	8.31	1.03000	93,213	4,176	(2,383)	(16,673)	(44,843)	33,490	33,490
2010	59	9.31	1.03000	96,009	4,301	(2,454)	(17,173)	(46,189)	34,494	34,494
2011	60	10.31	1.03000	98,889	4,430	(2,528)	(17,688)	(47,574)	35,529	35,529
2012	61	11.31	1.03000	101,856	4,563	(2,604)	(18,219)	(49,002)	36,595	36,595
2013	62	12.31	1.03000	104,912	4,700	(2,682)	(18,765)	(50,472)	37,693	37,693
2014	63	13.31	1.03000	108,059	4,841	(2,762)	(19,328)	(51,986)	38,824	38,824
2015	64	14.31	1.03000	111,301	4,987	(2,845)	(19,908)	(53,545)	39,988	39,988
2016	65	15.31	1.03000	114,640	5,136	(2,931)	(20,505)	(55,152)	41,188	41,188
2017	66	16.31	1.03000	118,079	5,290	(3,019)	(21,121)	(56,806)	42,424	42,424
2018	67	16.64	1.03000	40,541	1,816	(1,036)	(7,251)	(19,504)	14,566	14,566
Total				\$1,590,761	\$71,259	(\$40,091)	(\$287,696)	(\$765,630)	\$568,603	\$568,603

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	60.810%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Diane Urban
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	50	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	51	1.31	0	0	0	0	0	0
2003	52	2.31	0	0	0	0	0	0
2004	53	3.31	0	0	0	0	0	0
2005	54	4.31	0	0	0	0	0	0
2006	55	5.31	0	0	0	0	0	0
2007	56	6.31	0	0	0	0	0	0
2008	57	7.31	0	0	0	0	0	0
2009	58	8.31	0	0	0	0	0	0
2010	59	9.31	0	0	0	0	0	0
2011	60	10.31	0	0	0	0	0	0
2012	61	11.31	0	0	0	0	0	0
2013	62	12.31	0	0	0	0	0	0
2014	63	13.31	0	0	0	0	0	0
2015	64	14.31	0	0	0	0	0	0
2016	65	15.31	0	0	0	0	0	0
2017	66	16.31	0	0	0	0	0	0
2018	67	16.64	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Diane Urban

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	50	0.31			\$0	\$0
2002	51	1.31			0	0
2003	52	2.31			0	0
2004	53	3.31			0	0
2005	54	4.31			0	0
2006	55	5.31			0	0
2007	56	6.31			0	0
2008	57	7.31			0	0
2009	58	8.31			0	0
2010	59	9.31			0	0
2011	60	10.31			0	0
2012	61	11.31			0	0
2013	62	12.31			0	0
2014	63	13.31			0	0
2015	64	14.31			0	0
2016	65	15.31			0	0
2017	66	16.31			0	0
2018	67	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-17

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Kenneth Watson**

December 21, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 25, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

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- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Kenneth Watson

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,594,731
Present Value of Retirement Benefits	691,202
Present Value of Lost Replacement Services	728,894
Total	<u><u>\$4,014,827</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
77,638	3.0%	15.350%	7,625	5.98-17.36%

Exhibit 2a. Present Value of Lost Earnings
Mr. Kenneth Watson
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	39	0.31	1.00000	\$23,807	\$2,338	\$0	(\$5,142)	(\$1,205)	\$19,798	\$19,798
2002	40	1.31	1.05379	81,815	8,035	(2,282)	(17,142)	(4,017)	66,409	66,409
2003	41	2.31	1.05179	86,052	8,451	(2,400)	(12,813)	(4,225)	75,065	75,065
2004	42	3.31	1.04979	90,336	8,872	(2,519)	(13,451)	(4,436)	78,802	78,802
2005	43	4.31	1.04779	94,653	9,296	(2,640)	(14,093)	(4,648)	82,567	82,567
2006	44	5.31	1.04579	98,987	9,721	(2,761)	(14,739)	(5,811)	85,398	85,398
2007	45	6.31	1.04380	103,323	10,147	(2,882)	(15,384)	(6,066)	89,138	89,138
2008	46	7.31	1.04182	107,644	10,571	(3,002)	(16,028)	(6,320)	92,866	92,866
2009	47	8.31	1.03984	111,932	10,992	(3,122)	(16,666)	(8,171)	94,966	94,966
2010	48	9.31	1.03786	116,169	11,409	(3,240)	(17,297)	(8,480)	98,561	98,561
2011	49	10.31	1.03588	120,338	11,818	(3,356)	(17,918)	(8,784)	102,098	102,098
2012	50	11.31	1.03391	124,418	12,219	(3,470)	(18,525)	(9,082)	105,560	105,560
2013	51	12.31	1.03194	128,393	12,609	(3,581)	(19,117)	(12,398)	105,906	105,906
2014	52	13.31	1.03000	132,244	12,987	(3,688)	(19,691)	(18,851)	103,002	103,002
2015	53	14.31	1.03000	136,212	13,377	(3,799)	(20,281)	(19,416)	106,092	106,092
2016	54	15.31	1.03000	140,298	13,778	(3,913)	(20,890)	(19,999)	109,275	109,275
2017	55	16.31	1.03000	144,507	14,192	(4,030)	(21,516)	(20,599)	112,554	112,554
2018	56	17.31	1.03000	148,842	14,617	(4,151)	(22,162)	(21,217)	115,930	115,930
2019	57	18.31	1.03000	153,308	15,056	(4,276)	(22,827)	(21,853)	119,408	119,408
2020	58	19.31	1.03000	157,907	15,507	(4,404)	(23,512)	(22,509)	122,990	120,475
2021	59	20.31	1.03000	162,644	15,973	(4,536)	(24,217)	(23,184)	126,680	119,431
2022	60	21.31	1.03000	167,523	16,452	(4,672)	(24,943)	(23,879)	130,480	118,397
2023	61	22.31	1.03000	172,549	16,945	(4,812)	(25,692)	(24,596)	134,395	117,371
2024	62	23.31	1.03000	177,726	17,454	(4,957)	(26,462)	(25,334)	138,427	116,355
2025	63	24.31	1.03000	183,057	17,977	(5,105)	(27,256)	(26,094)	142,579	115,347
2026	64	25.31	1.03000	188,549	18,517	(5,258)	(28,074)	(26,876)	146,857	114,348
2027	65	25.39	1.03000	16,183	1,589	(451)	(2,410)	(2,307)	12,605	9,613
Total				\$3,369,417	\$330,898	(\$93,306)	(\$508,247)	(\$380,355)	\$2,718,408	\$2,594,731

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	15.350%	5.98-17.36%	5.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Kenneth Watson
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	39	0.31	(\$429)	\$0	\$0	\$26	(\$403)	(\$403)
2002	40	1.31	(1,473)	0	0	88	(1,385)	(1,385)
2003	41	2.31	(1,609)	0	0	96	(1,513)	(1,513)
2004	42	3.31	(1,689)	0	0	101	(1,588)	(1,588)
2005	43	4.31	(1,770)	0	0	106	(1,664)	(1,664)
2006	44	5.31	(1,852)	0	0	132	(1,719)	(1,719)
2007	45	6.31	(1,932)	0	0	138	(1,794)	(1,794)
2008	46	7.31	(2,013)	0	0	144	(1,869)	(1,869)
2009	47	8.31	(1,221)	(9,526)	1,462	825	(8,459)	(8,459)
2010	48	9.31	0	(22,862)	3,509	1,720	(17,632)	(17,632)
2011	49	10.31	0	(22,862)	3,509	1,720	(17,632)	(17,632)
2012	50	11.31	0	(22,862)	3,509	1,720	(17,632)	(17,632)
2013	51	12.31	0	(22,862)	3,509	2,276	(17,077)	(17,077)
2014	52	13.31	5,496	8,646	(1,327)	(2,225)	10,591	10,591
2015	53	14.31	5,759	52,758	(8,098)	(8,753)	41,666	41,666
2016	54	15.31	6,023	52,758	(8,098)	(8,798)	41,884	41,884
2017	55	16.31	6,286	52,758	(8,098)	(8,844)	42,102	42,102
2018	56	17.31	6,549	52,758	(8,098)	(8,890)	42,319	42,319
2019	57	18.31	6,810	52,578	(8,071)	(8,909)	42,409	42,409
2020	58	19.31	7,068	52,398	(8,043)	(8,927)	42,496	41,627
2021	59	20.31	7,322	52,218	(8,015)	(8,945)	42,579	40,143
2022	60	21.31	7,570	52,038	(7,988)	(8,961)	42,659	38,708
2023	61	22.31	7,812	51,858	(7,960)	(8,977)	42,733	37,320
2024	62	23.31	8,046	51,858	(7,960)	(9,017)	42,926	36,082
2025	63	24.31	8,287	51,858	(7,960)	(9,059)	43,126	34,889
2026	64	25.31	8,536	51,858	(7,960)	(9,103)	43,331	33,739
2027	65	26.31	733	51,858	(7,960)	(7,748)	36,883	27,640
2028	66	27.31	0	51,858	(7,960)	(7,621)	36,277	26,166
2029	67	28.31	0	51,858	(7,960)	(7,621)	36,277	25,184
2030	68	29.31	0	51,858	(7,960)	(7,621)	36,277	24,238
2031	69	30.31	0	51,858	(7,960)	(7,621)	36,277	23,329
2032	70	31.31	0	51,858	(7,960)	(7,621)	36,277	22,453
2033	71	32.31	0	51,858	(7,960)	(7,621)	36,277	21,610
2034	72	33.31	0	51,858	(7,960)	(7,621)	36,277	20,799
2035	73	34.31	0	51,858	(7,960)	(7,621)	36,277	20,018
2036	74	35.31	0	51,858	(7,960)	(7,621)	36,277	19,267
2037	75	36.31	0	51,858	(7,960)	(7,621)	36,277	18,544
2038	76	37.31	0	51,858	(7,960)	(7,621)	36,277	17,848
2039	77	38.31	0	51,858	(7,960)	(7,621)	36,277	17,178
2040	78	39.14	0	43,215	(6,634)	(6,351)	30,231	13,821
Total			\$78,308	\$1,252,737	(\$192,295)	(\$205,860)	\$932,890	\$691,202

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Kenneth Watson

Year	Age	Time Frame	Household Services	Care Services	Tutoring For Son	Total Services	Present Value
2001	39	0.31	\$4,239	\$6,929	\$1,593	\$12,761	\$12,761
2002	40	1.31	13,824	22,596	5,196	41,616	41,616
2003	41	2.31	13,824	22,596	5,196	41,616	41,616
2004	42	3.31	13,824	22,596	5,196	41,616	41,616
2005	43	4.31	13,824	22,596	5,196	41,616	41,616
2006	44	5.31	13,824	22,596	5,196	41,616	41,616
2007	45	6.31	16,723	14,915	5,196	36,835	36,835
2008	46	7.31	18,816	9,372	5,196	33,384	33,384
2009	47	8.31	18,816	9,372	5,196	33,384	33,384
2010	48	9.31	18,816	9,372	5,196	33,384	33,384
2011	49	10.31	18,816	9,372	5,196	33,384	33,384
2012	50	11.31	16,659	8,143	5,196	29,998	29,998
2013	51	12.31	11,733	6,031	2,164	19,927	19,927
2014	52	13.31	10,152	5,808		15,960	15,960
2015	53	14.31	10,152	5,808		15,960	15,960
2016	54	15.31	10,152	5,808		15,960	15,960
2017	55	16.31	10,152	5,808		15,960	15,960
2018	56	17.31	10,152	5,808		15,960	15,960
2019	57	18.31	10,152	5,808		15,960	15,960
2020	58	19.31	10,152	5,808		15,960	15,634
2021	59	20.31	10,152	5,808		15,960	15,047
2022	60	21.31	10,152	5,808		15,960	14,482
2023	61	22.31	10,152	5,808		15,960	13,938
2024	62	23.31	10,152	5,808		15,960	13,415
2025	63	24.31	10,152	5,808		15,960	12,912
2026	64	25.31	10,152	5,808		15,960	12,427
2027	65	26.31	10,152	5,808		15,960	11,961
2028	66	27.31	10,152	5,808		15,960	11,512
2029	67	28.31	10,152	5,808		15,960	11,079
2030	68	29.31	10,152	5,808		15,960	10,664
2031	69	30.31	10,152	5,808		15,960	10,263
2032	70	31.31	10,152	5,808		15,960	9,878
2033	71	32.31	10,152	5,808		15,960	9,507
2034	72	33.31	10,152	5,808		15,960	9,150
2035	73	34.31	10,152	5,808		15,960	8,807
2036	74	34.46	1,557	891		2,448	1,321
Total			\$418,639	\$315,152	\$60,913	\$794,704	\$728,894